

The Home Accountant™

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A definite asset for every home!
Convenient. Easy to use. Accurate. Complete.



A Product of
The Software Guild

SYSTEM REQUIREMENTS

TRS-80® III • 48K • DOS 1.3
Microsoft BASIC in ROM • Two Disk Drives
80- or 132-Column Printer • Blank Disks

PACKAGE CONTENTS

The Home Accountant Disk
Instruction Manual
Warranty Card

OVERVIEW

How much are you worth? An interesting and very important question in these financially troubled times—yet, surprisingly enough, most people don't know the answer. Well now there's good news—The Home Accountant is here to spare you from the nightmare of balancing your accounts, keeping track of finance charges, etc. More than this, The Home Accountant keeps track of all your assets and liabilities: stocks and bonds, credit cards, mortgage or rent payments, and more. High resolution graphics and printing routines make The Home Accountant a must in today's financial world.

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The Home Accountant Manual v.1
July 1983
Edited by The Software Guild, Inc.

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I. Introduction

You have chosen one of the finest, most comprehensive programs available to individuals who want to harness the power of the microcomputer to give them a clear, accurate picture of their financial condition at any given time.

Knowing how much money is coming in, and exactly where it is being spent, is important day-to-day information for almost everybody. But it is particularly vital for any person faced with meeting such financial challenges as a college education, a down payment for a home, or preparing for a comfortable retirement.

Carefully tracking income and expenses over a period of time will set up a bank of historical data to help you make more realistic projections, and set financial goals which are attainable for you and your family.

THE HOME ACCOUNTANT is an extraordinarily powerful and flexible program. It will help you keep track of all kinds of financial transactions, from the cash in your pocket to a sophisticated investment portfolio, by spending an amazingly small amount of time and effort.

In a rapidly changing economy, THE HOME ACCOUNTANT is an important tool for helping you to spend today's money wisely, and for helping you to prepare for a brighter financial future.

If you wish to have THE HOME ACCOUNTANT print checks for you, you will need to **order specially formatted checks** from either:

NEBS
78 Hollis Street
Groton, MA 01470
(800) 225-9550

Checks used with THE HOME ACCOUNTANT are series 9022.

Checks To-Go
8384 Hercules Street
Post Office Box 425
La Mesa, CA 92041
(800) 854-2750
(800) 552-8817

Checks used with THE HOME ACCOUNTANT are form #360-01.

THE HOME ACCOUNTANT'S CAPABILITIES

By using different data disks, you can set up an unlimited number of separate accounting systems from your single HOME ACCOUNTANT program disk. For example, you may want to set up a system for your own household, and then set up an additional system for a friend or relative.

Each system can be as simple or complex as you like. Remember, THE HOME ACCOUNTANT is designed to be flexible enough to meet your individual needs. You can design a HOME ACCOUNTANT system to do everything from simply keeping your checkbook, to monitoring an integrated flow of cash, checks, credit cards, assets, liabilities, income, and expenses.

Each HOME ACCOUNTANT system has the capability to:

- 1) Define up to 99 budget categories.
- 2) Monitor transactions for cash, checkbooks, credit cards, income, expenses, and for other assets and liabilities.
- 3) Flag any transactions to be recalled for tax purposes.
- 4) Search and display single or multiple transactions by date, check number, payee, amount, budget category, memo, or any combination of these items.
- 5) Extend transaction records over multiple disks (approximately 1000 per disk).
- 6) Keep track of up to five checkbooks.
- 7) Maintain a separate cash account for each checkbook.
- 8) Handle automatic monthly transactions (up to five per checkbook).
- 9) Have an individual transaction be split or spread over several budget categories.
- 10) Reconcile bank statements quickly and easily.
- 11) Print checks, if desired.

12) Print the following reports:

- a) Year's budget or actual activity,
- b) Balance Sheet,
- c) Net Worth Statement,
- d) Income and Expense Summary,
- e) A Comparative Balance Sheet comparing the current standing with a projected budget or prior period,
- f) A Comparative Income and Expense Summary,
- g) Activity Reports for all transactions or for transactions in a given budget category, and
- h) Special reports by "field," e.g., all checks written to a certain party or payments to a specific category.

13) Create Bar Graphs for any budget category.

14) Show a historical trend analysis for any budget category.

HOW TO USE THIS MANUAL

THE HOME ACCOUNTANT manual was designed for first-time users. It contains a comprehensive step-by-step tutorial to introduce all of THE HOME ACCOUNTANT functions. In addition, the manual includes a glossary of all technical terms used (see Chapter V).

The System Overview, later in this Chapter, explains the inner workings of THE HOME ACCOUNTANT. It is important for you to understand how information flows in the system in order for you to make maximum use of THE HOME ACCOUNTANT's extensive capabilities.

After the System Overview, Chapter II gives step-by-step instructions for setting up a HOME ACCOUNTANT system, creating budget categories, entering transactions, starting new data disks, and graphing and printing reports in tutorial form. A review of each of these functions is presented in Chapter III, General Reference. Once you have a HOME ACCOUNTANT system up and operating, this section should serve as a quick reference. Should you need a more detailed explanation of a particular feature, you may refer back to the step-by-step instructions.

The Troubleshooting Guide in Chapter IV should help you solve any problems or difficulties you may encounter. If a particular problem is not addressed here, and if you have faithfully followed the instructions in this guide, but are still having trouble, please do not hesitate to contact Customer Service at the Software Guild. When writing to the Software Guild, be sure to include your full

address, telephone number, and the serial number for your copy of THE HOME ACCOUNTANT.

Even if you're a very experienced user, we recommend you take time to read the System Overview and go through the step-by-step instructions. They present a "hands-on" explanation of all THE HOME ACCOUNTANT features, with a lot of suggestions and tips on how to avoid problems when you are setting up your own system.

Though this instruction manual is designed for beginners, you have to start somewhere. It is assumed your computer, video terminal, drive(s), and printer are connected and ready to go. If your hardware is still in boxes, please refer to the instruction manuals which accompany each system component, or ask your dealer for assistance.

You need to know how to turn on the computer, the video screen, and the printer. Remember that each has its own independent power supply. Turning on the video screen will not turn on the computer, or vice versa. (You'll have to turn them off separately as well.)

HOW TO OBTAIN A BACKUP COPY

To obtain a backup copy of your program disk, send in the Warranty Card together with a check or money order in the amount of ten dollars (\$10.00) to the Software Guild.

WARRANTY CARD

Please take a moment to fill out and mail the enclosed Warranty Card. By having your name on file we will be able to provide the best possible customer service, including information on program updates and replacement of damaged disks.

The objective of the Software Guild is to provide the best software available. A Softsmith product is the trademark of software quality. We ensure that the program functions smoothly and is easy to use. To improve our products whenever possible, we are happy to receive comments, criticism, or praise. Please write to us at:

The Software Guild, Inc.
Customer Service
2935 Whipple Road
Union City, CA 94587

Consult your local Softsmith dealer for a catalog of our programs and a demonstration of any of our software products.

IMPORTANT TIPS

Follow these tips to minimize problems in running this and many other programs on your microcomputer.

Handle your disks carefully and hold them with your fingers on the labeled edge. Always keep them in their special sleeves while not in use.

Do's

1. DO spend some time studying the manual before you try operating THE HOME ACCOUNTANT.
2. DO read in advance the notes and advice given in the Troubleshooting Guide.
3. DO have an extra disk to become the backup copy for your data disk. Having backup copies of disks is your only protection against having the original damaged or lost.
4. DO back up your data at regular intervals! To do this, use the backup program on THE HOME ACCOUNTANT program disk. (Any equivalent copy program should also work.)
5. DO be sure to follow the warranty registration procedures which accompany your Softsmith Warranty Card. We will not be able to assist you or keep you updated about program enhancements if you are not a registered HOME ACCOUNTANT customer.
6. DO remember you will not need to press after most single character menu selections. However, is usually required after entering new information. If your system just sits idle for a long time, you probably forgot to complete your entry with .
7. DO remember to exit the program properly by selecting option #9—EXIT from the Main Menu.

Do Not's

1. DO NOT exit from THE HOME ACCOUNTANT program except as directed.
2. DO NOT press the orange reset key located to the right of the numeric key pad or turn off the power at any time during the operation of the program. DO NOT remove any disk from a drive except as directed by your program. Doing any of these may result in losing data or in "crashing" a disk. Having backup copies of your data disks is your only protection.

3. DO NOT use a write-protect tab on either your HOME ACCOUNTANT program disk or your data disk. A write-protect tab prevents you from writing any information onto a particular disk, and as you set up your system, you will need to give THE HOME ACCOUNTANT some information about your hardware. This information will be written and stored on the program disk.
4. DO NOT open the disk drive door while the "in-use" light is on. This may damage your disk and render it unusable.
5. DO NOT try to make a copy of this disk. If during normal use something goes wrong with your disk, please refer to the Troubleshooting section of this manual.

SYSTEM OVERVIEW

The overall purpose of HOME ACCOUNTANT is twofold:

First, it allows you to see how much money is being earned (including invisible earnings such as home equity), and to track where this money is being spent.

Second, THE HOME ACCOUNTANT gives you the opportunity to project how much money will be spent or earned, and then to see how close your predictions were to the actual amounts. This helps you better prepare budgets and manage your financial resources.

To do this, THE HOME ACCOUNTANT program is divided into nine separate sections called "modules." Each module performs a specific function, but all the modules interrelate with one another to make up the whole program. The flowchart presented in Figure 1 lets you see how all of the modules fit together.

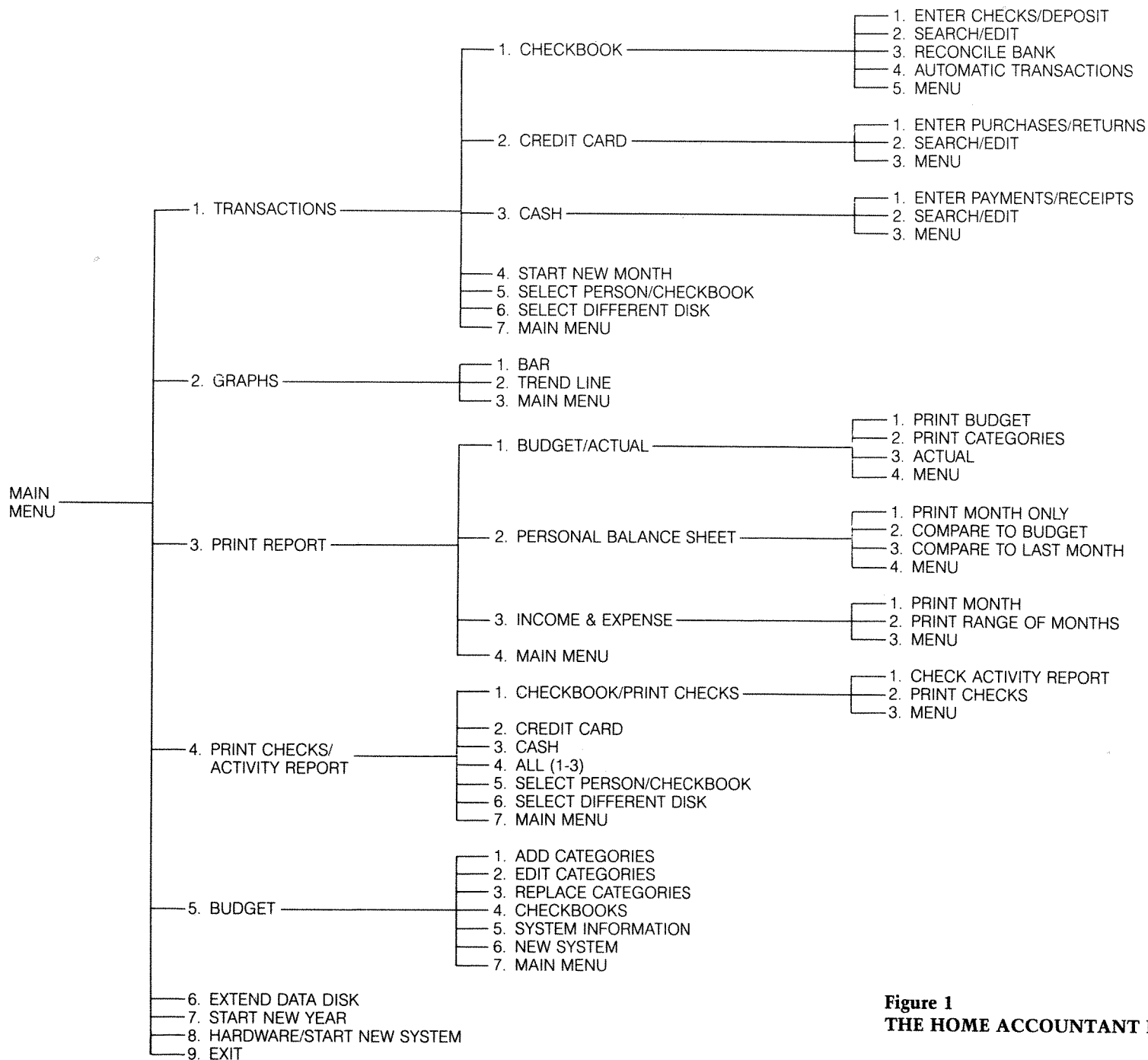


Figure 1
THE HOME ACCOUNTANT FLOW CHART

The Budget

The BUDGET module is designed to let you set up as many as 99 different budget categories through which you may keep track of transactions. Individual transactions are entered in the TRANSACTION module. When you enter a transaction, THE HOME ACCOUNTANT will prompt you for a budget category to assign it to.

It should be emphasized that it is not necessary to set up an elaborate budget in order to use THE HOME ACCOUNTANT. If you want to use the program to simply keep track of your checking account, you only need to set up two budget categories: a checkbook and a corresponding cash account.

Additional budget categories allow you to keep running totals for expenses, various sources of income, values of assets, and amounts owed on particular debts and long-term liabilities. This information forms the basis for a year-end report which summarizes your total income, total expenditures, and your net worth.

THE-HOME ACCOUNTANT uses five broad budget categories:

Assets: Anything of value that you own, such as real estate, cars, fine jewelry, stocks, or savings accounts. Checkbooks and cash accounts are also assets.

Credit Cards: Bank cards, such as VISA or Mastercard, gasoline or department store credit cards. (Credit cards are a type of liability.)

Liabilities: A debt you legally (or morally) owe. A liability is different from an expense in that it is usually a long term obligation which is paid at regular intervals. Most loans or mortgages are liabilities, as are payments for alimony or child support.

Income: Any source of revenue you have, such as a salary or hourly wage, dividends, gifts, tips, or interest earned on savings accounts or other investments.

Expenses: Any expenditures you make which are not liabilities. Examples include rent, food, utilities, interest on loans or credit cards, gasoline, or entertainment.

Creating a budget category can be as simple as determining its type (asset, credit card, liability, income or expense), and giving it a name. You do not have to enter either a beginning balance or a monthly estimate for any budget category.

However, when setting up the budget, the program will prompt you for a “beginning actual” figure for each budget category. This figure is the current value of an asset or the current amount owed on a liability. For assets, the beginning actual is how much that asset is worth at the time the system is started. For a checkbook, which is considered an asset, the beginning actual would be the current balance of the checking account at the time you start your HOME ACCOUNTANT system.

For liabilities, the beginning actual is the amount owed on that liability at the time you start the system. With credit cards (also liabilities), this figure is determined by the current balance (the amount you owe) on the card.

With income and expense categories, the beginning actual is usually zero. If you think about it, at the beginning of a year you have no starting income and no expenditures. Income and expenses are generated over time, but they do not carry cumulative balances. The only time you would want to enter a beginning actual for an expense or income category is when you are starting a HOME ACCOUNTANT system in the middle of your fiscal or calendar year, and you want to include your income and expenses to date in the year-end totals.

After you enter the beginning actual for a category, the program asks for month-by-month budget figures. This is where you enter your estimates of earnings or expenditures for each category. These figures are anticipated end-of-month totals. The budgeted amounts for assets are how much you expect the asset to be worth at the end of each month. For liabilities and credit cards, this is how much you expect to owe at the end of each month. For income and expense categories, this is how much you expect to have earned or spent at the end of each month.

If you do not wish to enter budgeted amounts, you may simply enter zeros. However, one of the features of THE HOME ACCOUNTANT is the ability to compare budgeted figures with actual figures. This comparison is monitored in the Difference column for each budget category. The Difference column shows the actual amount less the budgeted amount. When you first enter budgeted amounts, the figures in the Difference column will all be negative. This is because no actual amounts have been entered yet via the TRANSACTIONS module. As actual transactions are recorded for each category, the Difference column will be updated automatically.

Transactions

The TRANSACTIONS Module is the module through which data is entered into THE HOME ACCOUNTANT. It is from here that checkbook, credit card, and cash transactions are recorded and assigned to individual budget categories. This module also contains the START NEW MONTH routine, which increments the months as you go along. There is also a Search/Edit feature that allows you to bring up each individual transaction, and make any necessary corrections or changes. This section also contains the "automatic transaction" feature, and the "split transaction" routine.

Automatic transactions are transactions that occur every month. An example would be a rent payment. THE HOME ACCOUNTANT allows you to enter up to five automatic transactions for each checkbook. At the beginning of each new month these transactions will be automatically recorded. This relieves you from the task of manually entering them each month.

The split transaction routine allows you to assign a single check to more than one budget category. A mortgage payment on a house is a good example. This payment should really be divided into two categories: principal and interest. The split transaction feature allows you to write one check, but assign the principal to a liability budget category and the interest to an expense category. A transaction can be split over an unlimited number of categories, but the total of the splits should equal the amount of the initial transaction.

Figure 2 illustrates how different types of transactions affect balances in the budget categories in different ways. Consider the example of writing a check to pay a credit card bill. The balance of the checkbook would decrease, and the balance of what you owe on the credit card would decrease as well. If you wrote another check, but decided to cash it, the checkbook balance would still decrease, but your cash balance would increase. More specific examples on how to enter transactions and how they interrelate to one another are given in both the tutorial and General Reference sections.

EFFECT ON CATEGORY ACTIVITY BALANCE

Transaction	Another Checkbook	Another Cash Account	Another Asset Account	A Credit Card	A Liability	An Income Category	An Expense Category
CHECK	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
DEPOSIT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PURCHASE	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RETURN	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PAYMENT	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RECEIPT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease

Figure 2. Effects of Transactions on Category Activity Balances

Graphing

The GRAPHING modules generate bar graphs for any budget category. The bar graph will display a comparison between budgeted amounts and actual amounts for the category.

In addition to bar graphs, THE HOME ACCOUNTANT will plot a trend line showing the historical trend of income or expenses for any budget category. The trend line is superimposed over the bar graph.

Graphs should be plotted at the end of a month's activity, and should contain a minimum of two months of data.

Printed Reports

The PRINTED REPORTS module is comprehensive. THE HOME ACCOUNTANT will print budget reports consisting of the names and numbers of budget categories, budgeted amounts, and actual amounts. It will print a personal balance sheet, detailing your assets and liabilities, and will produce a net worth statement. The amounts in the personal balance sheet can be printed for one month, or a range of months, or you can compare budget to actuals for either one month or a range of months.

THE HOME ACCOUNTANT will also generate an income and expense summary with budget-to-actual comparisons. The income and expense summary also contains a column for percentages. These percentages represent the actual activity of income and expense categories compared to the total income. The only thing this module won't do is print a check register report, which is performed by the next module.

Print Checks/Activity Reports

This module will allow you to print out all of the transactions that have been entered into the system. The system will also allow you to specify or "flag" certain items as print criteria. For example, you can print out all of the deposits which were written to an income category on a specific date, or all of the checks that are tax deductible, or all of the transactions for a certain credit card.

This feature allows you to tailor reports to fit your particular needs. This module will also print checks on specially pre-printed forms. (A sample blank check is enclosed with this package.) Again, the ability to specify certain search criteria applies. The program will also print out the address of the payee as well as a memo on the check and on the check stub.

Start a New Year

The START NEW YEAR module is what prepares THE HOME ACCOUNTANT to start a new year. When you reach the end of your fiscal or calendar year, you will be prompted to run this module. THE HOME ACCOUNTANT will prepare a new data disk, onto which all of the outstanding checks and the activity for each budget category from the previous year will be transferred.

Extending a Disk

The EXTEND function is almost identical to START NEW YEAR except that it is usually executed before the end of the year is reached. Remember that a data disk is limited to holding roughly 1,000 transactions. As the disk fills up, THE HOME ACCOUNTANT will prompt you on what to do to create a new data disk.

As you attempt to leave the TRANSACTION module (which is where you will first receive the "disk full" message), the program will begin to work on your data disk. When you return to the Main Menu and choose the Extend Data Disk option, the program will ask for a copy of the disk to be extended.

From the copy, THE HOME ACCOUNTANT will delete all the cleared transactions and will retain the ones flagged as being not cleared. This will create new space on the disk, while maintaining current category balances and uncleared check information. You also have the option to remove all transactions, regardless of their cleared status, freeing all of the disk except for current category balances.

Hardware/Start New System

This module encompasses the hardware information that applies to your particular system, and also has the program for starting up a brand new system from the very beginning.

When you select the HARDWARE/START NEW SYSTEM option from the Main Menu, you will be asked if you are starting a new system. The Hardware Configuration page will appear whether you answer either "Y" or "N." You would answer "N" if you wanted to continue with an existing system, but wanted to inform THE HOME ACCOUNTANT about changes in your hardware configuration. You would answer "Y" if you wanted to start a new HOME ACCOUNTANT system.

If you are using standard 8.5" by 11" paper and the size of your print is 10 characters per inch (CPI), your printer will normally print 80 columns per page. However, some of THE HOME ACCOUNTANT reports (all of the Budget/Actual reports) require 132

columns of print. Most printers have a compressed print feature so that print size can be decreased to accommodate 132 columns on 8.5"-wide paper.

On most printers this compressed print mode is accessed by striking a certain control code. These codes are unique to individual printer makes. For example, the code for causing the Epson MX-80 printer to switch to compressed print is CONTROL-O. The decimal (ASCII) value for this code is 15, so that is what you would enter for field B on the hardware configuration page.

The fields B through F on the hardware configuration page are where codes are put for switching printers into this compressed print mode. Five letters for each type of print size are given because some printers require more than one code. (These fields will be explained in the tutorial.)

The second set of fields, G through K, are where the decimal values of the control codes for switching back to 80-column print are assigned. This is required because the printer has to be able to go back to regular size print.

Exiting

The final module is the EXIT routine. It is extremely important to always finish working with THE HOME ACCOUNTANT by selecting the EXIT option from the Main Menu. Failure to exit properly can result in lost data . . . or worse!

* * * * *

We hope this overview gives you a better picture of how THE HOME ACCOUNTANT works. Now, the step-by-step instructions will help you learn the mechanics of running the program.

II. The Home Accountant A Step at a Time

The following sections are designed as a tutorial to guide you through the program. Though each section presents a separate part of the program and "stands on its own," we recommend that you work your way through the whole tutorial before beginning your own HOME ACCOUNTANT system. Some of the pictures of displays in this tutorial may have responses written in. These are for your benefit and will not appear in the program until you type them in.

SETTING UP THE SYSTEM

Setting up a HOME ACCOUNTANT system involves three tasks:

1. Defining budget categories.
2. Preparing ("initializing") a data disk.
3. Giving THE HOME ACCOUNTANT information about your hardware configuration.

Once you have done these tasks, you will be ready to enter the budget categories and amounts into the computer. When the budget is complete, you will be ready to enter actual transactions.

Defining Budget Categories

Remember, a detailed budget is not required, but you will be able to take full advantage of THE HOME ACCOUNTANT's capabilities if you take the time to set one up. On the bright side, you will only need to create a budget one time for each HOME ACCOUNTANT system. Thereafter, you should be able to stay financially up-to-date by spending less than an hour per month with the program. We are confident that your investment in setting up the system will really pay off!

Setting up the budget categories means gathering all the financial information available to you. This involves finding and organizing all of your financial records: checkbooks and old checks, copies of monthly bills, insurance premiums, security statements, and income sources. You may want to separate interest and principal payments for outstanding loans, and you will need to spend time

listing your assets, as well as thinking about the rates at which they are increasing or decreasing in value.

The key question to keep in mind as you set up your budget is: "What do I want to keep track of?"

As was mentioned in the System Overview THE HOME ACCOUNTANT uses five broad budget categories. They are:

1. **ASSETS:** Assets are things of value which you own. Examples are:

Checking Accounts	Cash
Real estate	A business
Furniture	Jewelry
Stocks	Your computer
Bonds	Current value of your profit sharing, pension, or IRA plan
Autos	
Art	

Assets rarely retain the same value. As you create your budget categories, think about the rates at which your assets are increasing or decreasing in value. Usually this relates to such economic indicators as the inflation rate or the prime interest rate.

2. **CREDIT CARDS:** This category is straightforward. Examples of credit cards are:

VISA	Department store cards
MasterCard	American Express
Gasoline cards	Diner's Club
Carte Blanche	

You may want to create a separate expense category for any interest you might pay on your credit cards. You may also want to flag certain credit card transactions which are for business expenses, medical expenses, or other tax deductible items.

3. **LIABILITIES:** One definition of a liability is any long-term debt you legally or morally owe. Liabilities are different from expenses in that they are usually long-term obligations paid at regular intervals. Examples are:

Car loan	Alimony
Mortgage	Child support
Any other kind of loan	

4. **INCOME:** Income is another simple category. Income refers to any source of revenue you have. Examples might be:

Your salary or wages	Gifts
Spouse's salary or wages	Tips
Interest earned on money market funds or savings accounts	Consulting fees

5. **EXPENSES:** Expenses are any expenditures you make which are not liabilities. Examples include:

Rent	Entertainment
Food	Clothing
Utilities	Gasoline
Interest paid on loans	Repairs
Interest paid on credit cards	Laundry
Child care	

It may help to look through your checkbook to develop your list of categories.

Budget categories can be further broken down by using memos. For example, you may want to create just one budget category for utilities, but separate gas, electricity, and water expenses by using the memo field. However, in using the Graphs or Printed Reports modules, only the total utility figure will be shown. (The exception is the Print Checks/Activity Report module where you may specify a report to be printed based on the memo field.)

As you work through the step-by-step instructions given here and in the following four sections, we have determined budget categories for you. You will not need to create your own categories until you are ready to start your own HOME ACCOUNTANT system.

Formatting a Data Disk

You will need to prepare a separate blank disk to become your data disk. THE HOME ACCOUNTANT will accept only a blank formatted disk when starting a new system. "Formatting" allows the computer to read from and write to the disk. Follow the instructions below to format a disk for use with THE HOME ACCOUNTANT. Since the process completely erases the disk, make sure it does not have information you want to keep. Or better yet, use a brand new disk.

- Make sure the TRS-80 power switch is off.
- Insert your HOME ACCOUNTANT program disk in drive 0. This is the bottom drive. Lift open the hatch to the disk drive.

Holding the disk with the label side up, and with your thumb on the label, carefully slide the disk "feet first" into the drive. Slowly close the hatch until it clicks shut.

c. Turn on the power to the TRS-80. The system will whirl and hum, and the red light on the disk drive will go on, indicating the drive is engaged. In a few seconds the light will go out and the whirring will stop. You will see the Softsmith logo and THE HOME ACCOUNTANT menu.

d. Press to exit. The DOS PLUS message will appear.

e. Type the command FORMAT and press . The computer will ask the following series of questions:

Which drive is to be used? Press for a dual drive system. Insert the blank disk in drive #1.

Disk name? Type in any name you wish, using no more than 8 characters and press . Use a name you won't forget, such as DISKONE.

Format date (MM/DD/YY)? Enter the current date in the format shown. You must enter two digits each for month, day, and year. Use zeros where necessary, but do not use the letter O.

Master password? Unless you have a special reason to use a secret code, we suggest you enter the word PASSWORD here. If you use another password, make it something you will remember easily.

Number of cylinders (35-96)? In most cases, just press . If your computer manual states that you have more or less than 40 cylinders (tracks), type the correct number in and press .

Single or double density? Press .

f. The disk drive's "in-use" light will come on and the drive will whirl as the disk is formatted. If the disk is not totally blank, a warning message will appear. Make sure that you don't mind erasing the disk, and then enter . If you decide to use a different disk, enter .

g. When the formatting process is complete, the computer will display the message "INSERT SYSTEM disk . at this time.

You now have a formatted disk which is ready to receive data. Press the orange reset button to return to Main Menu.

Getting Started

To boot THE HOME ACCOUNTANT, the program disk must always be in drive 0 (the bottom one). While running the program, the data disk should be left in drive 1 (the top drive).

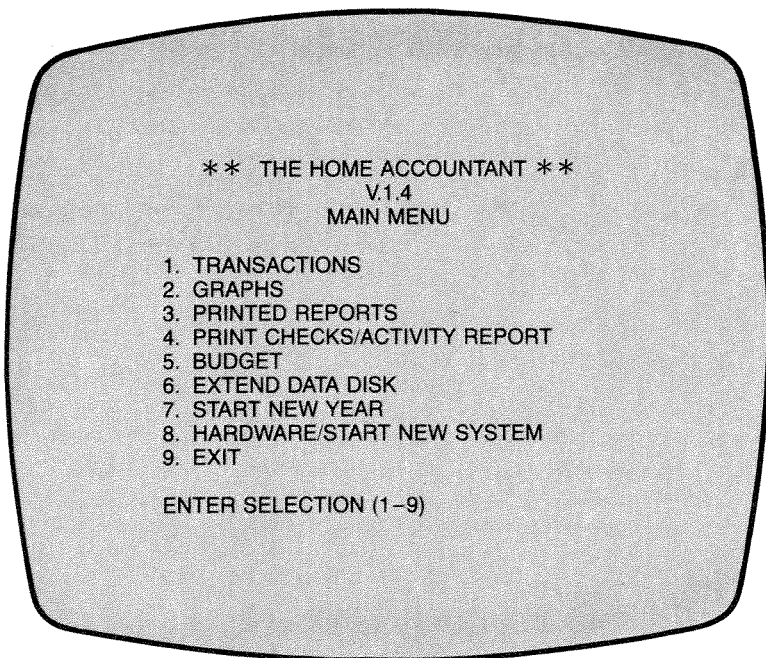
"Boot" THE HOME ACCOUNTANT program disk. If your computer is already on, you may boot by pressing the orange reset button located to the right of the numeric keypad.

To "cold start" the system, your computer should be off, and the disk drives should be empty. Turn the power switch on. The disk drive light will come on. When it goes out, insert THE HOME ACCOUNTANT disk into drive 0 and press the orange reset button.

When you boot up, the Softsmith logo, HOME ACCOUNTANT title, and copyright notice will appear. Finally, Screen 1—The Main Menu will be displayed.

The Main Menu

Study Screen 1—The Main Menu.



Screen 1—The Main Menu

Notice there are nine menu options. Each option refers to a specific HOME ACCOUNTANT module. The modules should look familiar to you since they were presented in The System Overview.

THE HOME ACCOUNTANT is a "menu-driven" program. When you select an option from the Main Menu, another sub-menu will appear showing the various functions for the module you selected. If at any time you become lost, you may work your way back to the Main Menu by repeatedly selecting the EXIT or MENU options. Once you return to the Main Menu you may retrace your steps forward in the program.

Starting a New System

When you are using THE HOME ACCOUNTANT for the first time, or when you wish to create a new HOME ACCOUNTANT system, you must always begin with Option 8—HARDWARE/START NEW SYSTEM from Screen 1—The Main Menu.

You will also use this option when you need to inform THE HOME ACCOUNTANT about changes in your hardware configuration, even though you wish to continue with a previously started system.

Note: When you select Option 8 you must proceed through to START NEW MONTH in Transactions in order to have full access to your HOME ACCOUNTANT system.

Hardware Configuration Information

In order to work properly, THE HOME ACCOUNTANT needs certain information concerning your hardware configuration. You will need to provide answers for each "data field."

A. Type the number to select the HARDWARE/START NEW SYSTEM option. Since this is a single character menu selection, you will not need to press .

Your selection will have an asterisk next to it on the screen. The bottom of the screen will instruct you to:

PRESS 'R' TO RUN OR 'X' TO CANCEL

B. To proceed, press . You will be asked:

DO YOU WISH TO START A NEW SYSTEM?

C. Press for "yes."

Note: If you have changed your hardware configuration, but you wish to continue with an existing HOME ACCOUNTANT system, answer N (for "no") to the question, "DO YOU WANT TO START A NEW SYSTEM?" This will bring up Screen 2—The Hardware Configuration Page. Enter the new hardware information and record it. The program will then return to Screen 1—The Main Menu.

You will then be asked:

ARE YOU SURE YOU WANT TO DO THIS?

D. Press ☐ Y for "yes." You will then be asked:

DO YOU HAVE AN INITIALIZED DISK?

E. Again answer ☐ Y for "yes". Screen 2—The Hardware Configuration Page will appear.

** HOME ACCOUNTANT **
HARDWARE CONFIGURATION

A—PRINTER AVAILABLE? (Y/N) Y

ASCII CODE(S) FOR PRINTER FORMAT:

132-COLUMN FORMAT
B-15 C-0 D-0 E-0 F-0

80-COLUMN FORMAT
G-18 H-0 I-0 J-0 K-0

LETTER TO EDIT (A-K)
(X)CANCEL (P)PRINT (R)RECORD
ENTER SELECTION

Screen 2—The Hardware Configuration Page shows the configuration information for the Epson MX-80 printer and a two-drive system. The cursor will be flashing at the top of the screen after the words ENTER SELECTION.

When you type a field letter in, the cursor moves to the matching area on the screen. Type in your selection and press ENTER. You can edit as many of these fields as you wish.

Field A: This is asking if a printer is available. If you are using a printer, answer **Y** for "yes." If you are not using a printer, enter **N** in this field, and proceed to step J.

Figure 3a. 8½ Inch Paper

PRINTERS	132" COLUMN					80" COLUMN				
	B	C	D	E	F	G	H	I	J	K
EPSON MX-100	15	0	0	0	0	18	0	0	0	0
EPSON MX-80/FT	15	0	0	0	0	18	0	0	0	0
EPSON MX-70	0	0	0	0	0	18	0	0	0	0
TI 810/820	27	55	0	0	0	27	54	0	0	0
IDS 445	31	0	0	0	0	29	0	0	0	0
IDS 460	31	0	0	0	0	29	0	0	0	0
IDS 560	31	0	0	0	0	29	0	0	0	0
ANADEx 9501	24	20	0	0	0	24	18	0	0	0
NEC 8023A	27	81	0	0	0	27	78	0	0	0
OKIDATA M-80	29	0	0	0	0	30	0	0	0	0
OKIDATA M-82A	29	0	0	0	0	30	0	0	0	0
OKIDATA M-83	29	0	0	0	0	30	0	0	0	0
OKIDATA M-84	29	0	0	0	0	30	0	0	0	0
MPI 88	27	31	0	0	0	27	28	0	0	0
MPI 99-G	37	0	0	0	0	28	0	0	0	0
C.ITOH COMET	28	0	0	0	0	25	0	0	0	0
C.ITOH 8510/PROWRITER	27	81	0	0	0	27	78	0	0	0
C.ITOH PROWRITER 2	27	81	0	0	0	27	78	0	0	0
CENTRONICS 737	27	20	0	0	0	27	19	0	0	0
CENTRONICS 739	27	20	0	0	0	27	19	0	0	0
LINE PRINTER IV	27	20	0	0	0	27	19	0	0	0
LINE PRINTER V	27	14	0	0	0	27	15	0	0	0
DAISY WHEEL II	27	15	0	0	0	27	15	0	0	0
DWP-410	27	15	0	0	0	27	15	0	0	0

Figure 3b. 14 Inch Paper

PRINTERS	132" COLUMN					80" COLUMN				
	B	C	D	E	F	G	H	I	J	K
EPSON MX-100	18	0	0	0	0	18	0	0	0	0
EPSON MX-80/FT	NA	0	0	0	0	18	0	0	0	0
EPSON MX-70	NA	—	—	—	—	18	0	0	0	0
TI 810/820	27	54	0	0	0	27	54	0	0	0
IDS 445	NA	—	—	—	—	29	0	0	0	0
IDS 460	NA	—	—	—	—	29	0	0	0	0
IDS 560	29	0	0	0	0	29	0	0	0	0
ANADEx 9501	24	18	0	0	0	24	18	0	0	0
NEC 8023A	NA	—	—	—	—	27	78	0	0	0
OKIDATA M-80	NA	—	—	—	—	30	0	0	0	0
OKIDATA M-82A	NA	—	—	—	—	30	0	0	0	0
OKIDATA M-83	30	0	0	0	0	30	0	0	0	0
OKIDATA M-84	30	0	0	0	0	30	0	0	0	0
MPI 88	NA	—	—	—	—	27	28	0	0	0
MPI 99-G	NA	—	—	—	—	28	0	0	0	0
C.ITOH COMET	NA	—	—	—	—	25	0	0	0	0
C.ITOH 8510/PROWRITER	NA	—	—	—	—	27	78	0	0	0
C.ITOH PROWRITER 2	NA	—	—	—	—	27	78	0	0	0
CENTRONICS 737	NA	—	—	—	—	27	19	0	0	0
CENTRONICS 739	NA	—	—	—	—	27	19	0	0	0
LINE PRINTER IV	NA	—	—	—	—	27	19	0	0	0
LINE PRINTER V	NA	—	—	—	—	27	15	0	0	0
DAISY WHEEL II	NA	—	—	—	—	27	15	0	0	0
DWP-410	NA	—	—	—	—	27	15	0	0	0

Fields B through K: This is where you need to enter the proper ASCII codes for your particular printer. Please refer to Figures 3a and 3b for the correct responses. Pressing is the same as entering a zero. If your printer is not listed, here are some guidelines:

1. If you are using a letter-quality daisy wheel printer, enter codes for printing 10 characters per inch (CPI) in fields B through K.
2. You may select either 8.5" or 14" paper width. If you wish to specify 14" wide paper, enter the codes for printing 10 characters per inch in fields B through K.

You may refer to your printer manual for help in selecting the right codes, but wait until you try the simple print test below.

F. Study Screen 2—The Hardware Configuration Page, and determine which fields need to be changed for your particular system.

G. Type the letter of the first field you wish to edit. The cursor will move to that field.

H. Type the new information and complete the entry by pressing . The cursor will return to the bottom of the screen. You may now select another field to edit by typing its letter.

Use the backspace key to correct any typing mistakes you make before you press . If you notice an error after you press , correct it by re-entering the information for that data field.

When all the information is correct for your system, you will need to record this new data. However, before you press for Record, try a simple print test.

I. Turn on your printer, and type the letter . This instructs your printer to print what appears on the screen. If all goes well, your printer should generate a "hard copy" of Screen 2.

If the entire screen is over-printed on a single line, you probably answered field C incorrectly. If you answered Y in field C, change your answer to N and try again.

If nothing happens, or if the screen is not properly printed, consult your printer manual to see if you have entered the correct ASCII codes in fields B through K.

Remember, if you are not using a printer, enter N for "no" in field A.

When the hardware configuration entries are correct, proceed to the next step.

J. Type the letter to record the information. The computer will whirl for a few seconds and Screen 1—The Main Menu will appear.

SETTING UP THE BUDGET

If you are setting up a new system, Option 5—BUDGET will have an asterisk next to it on the Main Menu (Screen 1).

A. Type the number to proceed to the Budget Menu.

Again, THE HOME ACCOUNTANT will ask you to press to run the budget option, or press to cancel your budget request.

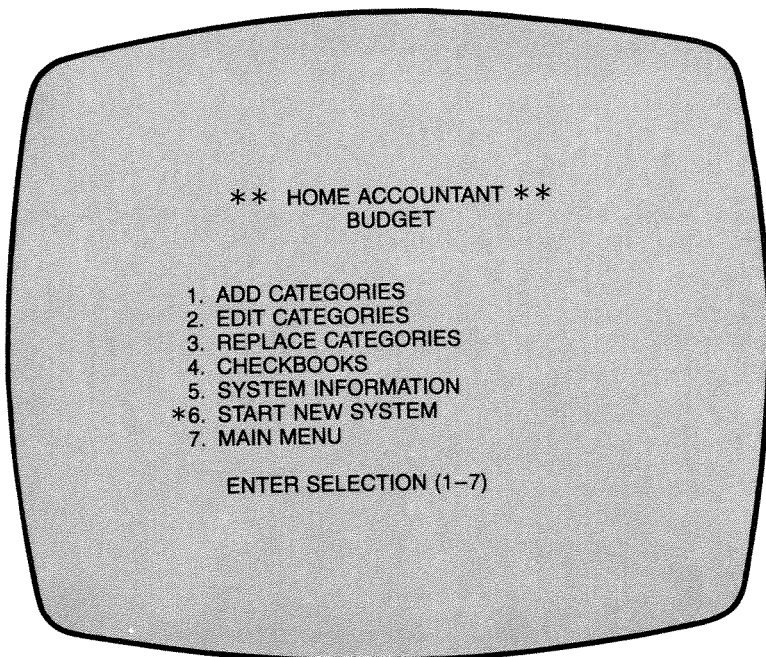
B. Press to run the Budget option. You will receive the message:

NOW LOADING

BUDGET

The Budget Menu

Screen 3—The Budget Menu will appear. Option 6—START NEW SYSTEM will have an asterisk next to it.



Screen 3—The Budget Menu

C. To start entering new budget information, select option 6. You will receive the message:

REMOVE ANY DISK FROM DRIVE #X
AND INSERT BLANK INITIALIZED DISK
PRESS ANY KEY WHEN READY.

PRESS <CLEAR> TO ABORT PROCEDURE

D. Insert your data disk (the one you formatted earlier) in the proper drive and press any key to continue.

Note: Remember you must have a completely blank formatted disk. If your disk contains any HOME ACCOUNTANT data files, this message will keep returning. Also be sure you have formatted the disk using the FORMAT program. Your HOME ACCOUNTANT will proceed with preparing the disk to receive data and will flash the message:

PREPARING NEW DATA DISKETTE

PLEASE DO NOT INTERRUPT

Once the disk has been prepared, Screen 3—The Budget Menu—will appear with Option 5—SYSTEM INFORMATION starred.

E. Type the number to select SYSTEM INFORMATION. Screen 4—System Information will appear.

System Information

Screen 4—System Information is asking for information about the accounting system you are starting.

```

** HOME ACCOUNTANT **
BUDGET

SYSTEM INFORMATION

SYSTEM NAME: A- _____
STARTING MONTH/YEAR: (1-12) B- C-19
ENDING MONTH: (1-12) D-

LETTER TO EDIT (A-D)
X(CANCEL) R(RECORD)
ENTER SELECTION

```

Screen 4—System Information

The first line (or "field") asks for the system name. For example, if you are Mr. Smith, and you wish to start a system for your household accounts, you might call this system "Smith Family."

A. For this tutorial, type in SAMPLE SYSTEM as your title. Press after each entry.

The next field is asking for the month and year you will use to start your system. You may start a system in any month, but for now, select October (10) as the starting month.

Note: All month entries must have two digits. (For example, you would enter 01 for January or 06 for June.)

B. Type the number 10 in field B, and type the last two digits of the current year in field C.

The next field asks for the ending month of your fiscal year. If you are using the calendar year, enter 12. If the end of your fiscal year is June, you would enter 06. Let's assume you are working with the calendar year.

C. Enter the number 12 as the ending month and press .

Note: You may enter a month other than December to be your year end.

You may change the beginning and ending months until you get to the START NEW MONTH option in the TRANSACTIONS module.

D. Review the entries you have made. You may cancel the entire screen and start over by pressing

E. When the entries are correct, press

```

** HOME ACCOUNTANT **
BUDGET
SAMPLE SYSTEM      OCT 1983

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
*4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7)

```

Screen 3—The Budget Menu

Checkbook Information

A. Select Option 4—CHECKBOOKS from the Budget Menu (Screen 3). Screen 5—Checkbook Information will appear with the cursor flashing in field A. Screen 5 is asking for information about the first checkbook. Remember, you may have up to five checkbooks per system.

```

** HOME ACCOUNTANT **
      BUDGET
SAMPLE SYSTEM      OCT 1983
      CHECKBOOK #1

A-NAME              TIM SAMPLE
B-ADDRESS           123 EASY STREET
C-CITY              ANYTOWN
D-STATE             CA
E-ZIP CODE          90001
F-BANK              BANK OF ANYTOWN
G-ACCOUNT#          123-123

      LETTER TO EDIT (A-G)
      X(CANCEL)      R(RECORD)
      ENTER SELECTION

```

Screen 5—Checkbook Information

B. Enter the appropriate information for each data field. For now, assign checkbook #1 to TIM SAMPLE. You may use the address and bank information which appears in Screen 5, or create your own entries. Don't forget to complete each entry with . You must have exactly five digits for the ZIP code in field E, or you may leave it blank by pressing .

C. Review the entries you have made. When they are correct, type to record them. Screen 6—Budget For Checkbook #1 will appear after you record the title information for checkbook #1.

Budgeting Checkbook #1

The first budget categories you will create for THE HOME ACCOUNTANT will always be checkbooks. You may have up to five checkbooks for each system. You must also create a separate cash account for each checkbook.

```

** HOME ACCOUNTANT **
ADD CHECKBOOK BUDGET CATEGORIES
CATEGORY # 1

A - TYPE          CHECKBOOK
B - TITLE CHECKBOOK # 1  C-BEGINNING BALANCE 1000.00
      BUDGET   ACTUAL   VARIANCE      BUDGET   ACTUAL   VARIANCE

D - JAN                                J - JUL
E - FEB                                K - AUG
F - MAR                                L - SEP
G - APR                                M - OCT  900    1000.00    100
H - MAY                                N - NOV  800     0.00    800
I - JUN                                O - DEC  700     0.00    700

      LETTER TO EDIT (A-O)
      X(CANCEL)  P(PRINT)  R(RECORD)
      ENTER SELECTION

```

Screen 6—Budget For Checkbook #1

Study Screen 6—Budget For Checkbook #1 for a few seconds. Notice the information at the top of the screen, which indicates this is category #1, the type of category is "checkbook," and the title is "Checkbook #1." This is where you will enter budget information about the first checkbook in your system. The cursor will be flashing in field C.

A. Enter 1000.00 as your beginning actual in field C. Press .

Note: The beginning actual should reflect the balance as of the date you are starting your HOME ACCOUNTANT system. You will need to enter the exact amount in dollars and cents for this figure. (If you enter a whole number, it will be automatically reformatted to show decimals. For example, 1000 will be reformatted to read 1000.00.)

The cursor will now jump to the month you selected to be the beginning month. (In our sample, that month is October.) You should now enter budget amounts for the ending balance in checkbook #1 for each of the months in the budget.

B. Enter 900 as your ending balance estimate in field M. Press .

C. Enter 800 as your ending balance in field N and 700 in field O. Complete each entry by pressing .

Note: Budget amounts must be entered as whole numbers. THE HOME ACCOUNTANT will automatically reformat 1000 to read 1000.00 after you press . Actual amounts (with dollars and cents) will be entered and calculated during TRANSACTIONS in Section 4.

After you enter an amount for December, the cursor will jump to the bottom of the screen. You may cancel the entire screen and start over by pressing ; or you may edit any field by typing its corresponding letter.

Note: You may not edit the category number, nor can you change the account type for checkbooks, cash, or credit cards.

Notice that the amounts shown in the Variance column for November and December are all negative. The Variance columns show the difference between actual amounts and budgeted amounts. For October, the budgeted actual amount in field C is treated as an actual. Since no actual amounts have been entered for November or December, the difference is a negative number.

D. When your entries are correct, press to record them.

Cash Account for Checkbook #1

Remember, a separate cash account for each checkbook is mandatory. Once you record information for a particular checkbook, THE HOME ACCOUNTANT will automatically ask for budget information for a corresponding cash account.

When you press to record the information for Checkbook #1, Screen 7—Cash Account For Checkbook #1 will appear. The cursor will be in field C.

This screen is almost identical to Screen 6. However, notice the information at the top of the display which indicates this is budget category #2, the type of budget category is "cash," and the title is "Cash Account #1." THE HOME ACCOUNTANT will automat-

ically number each budget category for you. Later, you will be able to refer to the categories by these numbers.

```

** HOME ACCOUNTANT **
ADD CHECKBOOK BUDGET CATEGORIES
CATEGORY # 2

A - TYPE    CASH
B - TITLE   CASH ACCOUNT #1      C-BEGINNING BALANCE 100.00
          BUDGET    ACTUAL    VARIANCE          BUDGET    ACTUAL    VARIANCE

D - JAN
E - FEB
F - MAR
G - APR
H - MAY
I - JUN

J - JUL
K - AUG
L - SEP
M - OCT  75      100      25
N - NOV  75      0.00     75-
O - DEC  75      0.00     75-

LETTER TO EDIT (A-O)
X(CANCEL)  P(PRINT)  R(RECORD)
ENTER SELECTION

```

Screen 7—Cash Account For Checkbook #1

A. Enter 100 as your beginning cash balance and press . The cursor will jump down to October.

B. Enter 75 as your ending cash balance for October in field M.

C. Instead of entering a number in field N, type SAME.

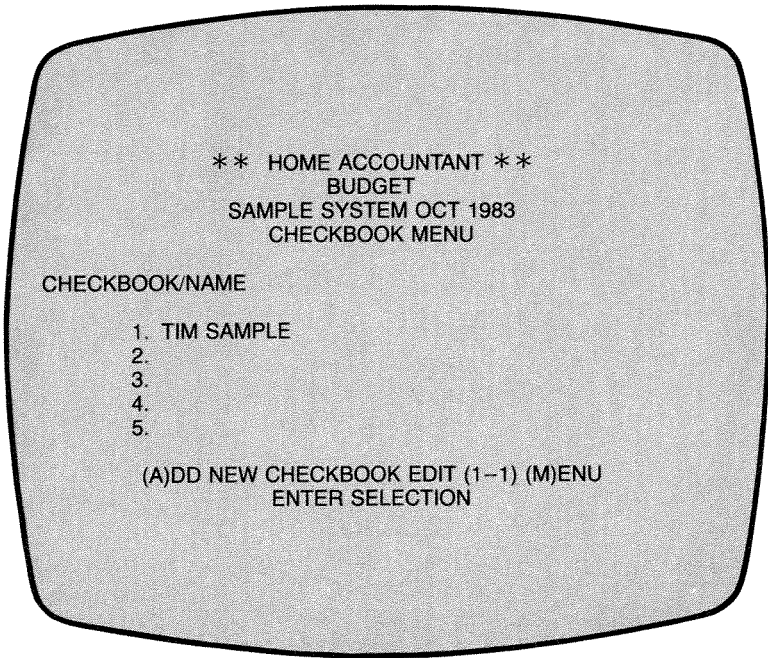
Notice that 75 is automatically filled in for the remaining months. This is a convenient way of avoiding repeated typing if your budget amounts will be the same through the end of the year. You may type SAME from any month. Of course, you may edit any of these entries. When you are satisfied your entries are correct:

D. Press to record the entries. Screen 8—The Checkbook Menu will appear.

The Second Checkbook

Study Screen 8—The Checkbook Menu for a few seconds. If you want to add a new checkbook to your system, or change infor-

mation about an existing checkbook, it must be done through this menu.



```

** HOME ACCOUNTANT **
      BUDGET
SAMPLE SYSTEM OCT 1983
CHECKBOOK MENU

CHECKBOOK/NAME

1. TIM SAMPLE
2.
3.
4.
5.

(A)DD NEW CHECKBOOK EDIT (1-1) (M)ENU
ENTER SELECTION

```

Screen 8—The Checkbook Menu

You would press if you wanted to add another checkbook to the system; you would type the number of an existing checkbook if you wanted to change information about it (in this case only 1 exists); you would press to return to the Budget Menu.

A. Press to add a new checkbook. Screen 9—Checkbook #2 Information will appear for you to fill in the blanks.

** HOME ACCOUNTANT **
BUDGET
SAMPLE SYSTEM OCT 1983
CHECKBOOK # 2

A —NAME	SAMPLE HOUSEHOLD ACCOUNT
B —ADDRESS	123 EASY STREET
C —CITY	ANYTOWN
D —STATE	CA
E —ZIP CODE	90001
F —BANK	BANK OF ANYTOWN
G —ACCOUNT#	123-456

LETTER TO EDIT (A-G)
X(CANCEL) R(RECORD)
ENTER SELECTION

Screen 9—Checkbook #2 Information

B. Give checkbook #2 the title "Sample Household Account."

This title will just fit the spaces indicated by the underscores. THE HOME ACCOUNTANT will never accept entries which exceed the number of underscores.

Proceed with entering the address and bank information as you did with checkbook #1.

C. When your entries are correct, press to record them. Screen 10—Budget For Checkbook #2 will appear.

```

** HOME ACCOUNTANT **
ADD CHECKBOOK BUDGET CATEGORIES
CATEGORY# 3

A - TYPE          CHECKBOOK
B - TITLE CHECKBOOK# 2  C-BEGINNING BALANCE 750.00
      BUDGET   ACTUAL   VARIANCE      BUDGET   ACTUAL   VARIANCE

D - JAN                                J - JUL
E - FEB                                K - AUG
F - MAR                                L - SEP
G - APR                                M - OCT  100    750.00    650
H - MAY                                N - NOV  110     0.00    110
I - JUN                                O - DEC  121     0.00    121

      LETTER TO EDIT (A-O)
      X(CANCEL)   R(RECORD)
      ENTER SELECTION

```

Screen 10—Budget For Checkbook #2

Spend a few moments looking at the data at the top of Screen 10—Budget For Checkbook #2.

Notice that the category is now #3, the type is "checkbook," and the title is "Checkbook #2."

A. Enter 750 as your beginning balance for the second checkbook in field C. Press . Again, the cursor will jump down to the beginning month (October).

B. Enter 100 as your budgeted ending balance for October in field M. Press . The cursor will jump to field N.

C. Instead of entering an amount for field N, enter F20 and press . This tells THE HOME ACCOUNTANT to automatically add twenty dollars to each successive month in the budget. Field N will say "120" and field O will say "140." You may select any whole number to be added to each budget figure. Instead of a fixed number, you may also designate a percentage.

D. Enter as the letter to edit from the bottom of the screen. The cursor will jump up to field N.

E. Enter F.10 and press .

This tells THE HOME ACCOUNTANT to increase each month's budget amount by ten percent (compounded). Field N should now read "110" and field O should read "121."

F. When your entries are correct, record them by pressing .

Cash Account for Checkbook #2

Screen 11—Cash Account for Checkbook #2 will appear. It's asking for information for the cash account which is mandatory for every checking account used in THE HOME ACCOUNTANT.

** HOME ACCOUNTANT **
ADD CHECKBOOK BUDGET CATEGORIES
CATEGORY # 4

A -TYPE	CASH					
B -TITLE	CASH ACCOUNT #2	C-BEGINNING BALANCE	55.00			
	BUDGET	ACTUAL	VARIANCE	BUDGET	ACTUAL	VARIANCE
D -JAN				J -JUL		
E -FEB				K -AUG		
F -MAR				L -SEP		
G -APR				M -OCT	50	55.00
H -MAY				N -NOV	40	0.00
I -JUN				O -DEC	32	0.00

LETTER TO EDIT (A-O)
X(CANCEL) P(PRINT) R(RECORD)
ENTER SELECTION

Screen 11—Cash Account For Checkbook #2

A. Enter 55 as the beginning balance of cash account #2. The cursor will jump to field M.

B. Enter 50 as your budgeted ending balance for October. Press .

We've covered a quick way of automatically increasing your budget category, but what if you think your balances will decrease?

C. Enter F-10 in field N. There! Your budget amounts decreased by ten dollars each month. Field N should say "40" and field O should say "30." This will also work with a percentage.

D. Enter as the field to edit from the bottom of the screen. The cursor will jump to field N.

E. Enter F-20. This instructs THE HOME ACCOUNTANT to decrease each remaining budget amount by twenty percent (compounded). Field N should say "40" and field O should say "32."

F. Record your entries by pressing . Screen 12—The Checkbook Menu (Two Entries) will appear.

Editing Checkbook Information

Screen 12—The Checkbook Menu shows the names of the two checkbooks you have created. For our sample, two checkbooks are sufficient.

```

** HOME ACCOUNTANT **
      BUDGET
SAMPLE SYSTEM      OCT 1983
      CHECKBOOK MENU

CHECKBOOK/NAME

1. TIM SAMPLE
2. SAMPLE HOUSEHOLD ACCOUNT
3.
4.
5.

(A)DD NEW CHECKBOOK  EDIT (1-2)  (M)ENU

      ENTER SELECTION

```

Screen 12—Checkbook Menu (Two Entries)

Savings Accounts and Money Market Funds

Note: If you have savings accounts or money market accounts which have a lot of activity, you should consider entering these as checkbooks in your HOME ACCOUNTANT system. This will facilitate recording deposits, withdrawals, and interest earnings in these accounts.

What if you want to change the information about one of the checkbooks? You may do this from Screen 12. To add another checkbook press A. To change the information about an existing checkbook, type the number of the checkbook you want to edit.

You may wish to try editing a checkbook on your own. If so, please go ahead. For now, however, two checkbooks are enough.

Type (for Menu) to return to the Budget Menu.

Adding Budget Categories

Now it is time to enter all of your budget categories. For our sample, here is a list of categories:

1. Checkbook #1
2. Checkbook #1 Cash Account
3. Checkbook #2
4. Checkbook #2 Cash Account
5. Asset—House
6. Asset—Car
7. Credit Card—VISA
8. Liability—Mortgage
9. Income—Salary job #1
10. Expense—Food
11. Expense—Mortgage interest

Notice that the list is numbered. THE HOME ACCOUNTANT will assign numbers to each item exactly as shown above if they are entered in this order.

Note: You may not use a number or the words "END", "SPLIT" or "GRAPH" as the beginning of a category title. You may use numbers within a title, but the first character must always be a letter. Commas, colons, and semi-colons should also be avoided.

From the Budget Menu (Screen 3), select Option 1—ADD CATEGORIES by typing the number .

You will not need to press . Screen 13—Budget For Category #5 will appear. This time the cursor will be in field A. You

will need to tell THE HOME ACCOUNTANT what type of category you are entering. Your options are:

1. Asset

2. Credit Card

3. Liability
4. Income

5. Expense

*** HOME ACCOUNTANT ***

ADD CHECKBOOK BUDGET CATEGORIES

CATEGORY # 5

A - TYPE 1 (1-5) ASSET

B - TITLE HOUSE

C-BEGINNING BALANCE 75000.00

BUDGET	ACTUAL	VARIANCE	BUDGET	ACTUAL	VARIANCE
D - JAN			J - JUL		
E - FEB			K - AUG		
F - MAR			L - SEP		
G - APR			M - OCT 75750	7500	750-
H - MAY			N - NOV 76508	0.00	76508-
I - JUN			O - DEC 77273	0.00	77273-

LETTER TO EDIT (A-O)

X(CANCEL) R(RECORD)

ENTER SELECTION

Screen—13—Budget For Category #5

A. This will be an asset account. Press the number . The cursor will jump to field B, Title.

B. Type HOUSE in field B. Press . The cursor will jump to field C, Budget.

C. Enter 75000 as the beginning value of this asset. Press . The cursor will jump to field M.

Now you will need to decide if this asset is appreciating or depreciating, and at what rate. For now, assume this house is appreciating at the rate of twelve percent per year, which is one percent per month.

D. Enter 75750 in field M. Press . The figure in each month field represents your budgeted ending balance for that month.

E. Enter F.01 in field N and press . THE HOME ACCOUNTANT will automatically calculate your budgeted ending balances for the house at an increase of one percent per month.

You may edit your entries, cancel the screen, or record the information.

F. Press to record the entry. A new screen, identical to Screen 13—Budget for Category #5, will appear, asking for information for budget category #6.

At this point, you should have no trouble entering the rest of the budget categories on your own. Go ahead and try to enter the list already given, or create your own entries. (Make sure you have at least one entry for each category type).

Remember not to use a number as the beginning of a category title. You may not use commas in the titles either. Also, your title may not exceed the number of spaces indicated by the underscores. Credit card titles are limited to six characters.

THE HOME ACCOUNTANT will not permit you to assign the same title to another category. Once a title is in use, exact duplicates are not accepted.

Practice using the SAME and "F" commands to have THE HOME ACCOUNTANT automatically calculate budget amounts for you.

Note: Remember the discussion in Chapter I, The System Overview. You should not enter a beginning balance in field C for income or expense categories. Just enter zero or press to move the cursor into the next field. The only time you would want to enter a beginning balance for income or expenses is when you are starting your HOME ACCOUNTANT system in the middle of your fiscal or calendar year, and you wish to include the year-to-date figures in your year-end totals.

When you enter budgeted amounts for income and expense categories, THE HOME ACCOUNTANT will add a TOTAL figure after field O. This gives you a total of your budgeted income or expenditures for that category through the end of the year.

To exit Adding Budget Categories, enter as the category type, or enter END as a category title. You may exit at any time.

Editing Budget Categories

Now that you have set up your budget, what if you want to make some changes? No problem! Just select Option 2—EDIT CATE-

ORIES from the Budget Menu (Screen 3). Screen 14—Edit Budget Categories will appear.

Note: You may not change the type (field A) for checkbooks, cash accounts, or credit cards.

* * HOME ACCOUNTANT * *

EDIT BUDGET CATEGORIES

CATEGORY#

A - TYPE			C-BEGINNING BALANCE		
B - TITLE _____					
BUDGET	ACTUAL	VARIANCE	BUDGET	ACTUAL	VARIANCE
D - JAN			J - JUL		
E - FEB			K - AUG		
F - MAR			L - SEP		
G - APR			M - OCT	900	1000.00
H - MAY			N - NOV		100
I - JUN			O - DEC		

LETTER TO EDIT (A-O)
X(CANCEL) R(RECORD)
ENTER SELECTION

Screen 14—Edit Budget Categories

The cursor will be in field B, TITLE in screen #14. You will ask THE HOME ACCOUNTANT to display a budget category by typing the first few letters of its title, its category number, or the title in full. For our sample, let's edit the House account.

A. Type HOUSE in field B. Press . THE HOME ACCOUNTANT will search the existing categories to find a match with what you entered. In our example, HOUSE will be listed as category #1, an asset account. The cursor will still be in field B. If this is the category you wish to edit, press again. If this is not the category you want, press the and THE HOME ACCOUNTANT will search for another match. If no matches are found, you will have to enter a new category title (or number) and try again.

When you press to confirm a category, the budget amounts you entered previously will be displayed again. The cursor will be at the bottom of the screen.

B. Press as the letter to edit. The cursor will jump back to field B.

C. Change the name of this account from HOUSE to HOUSE ON EASY STREET. Press . (Remember, you may not use commas in the title.)

D. Record your new title by pressing .

You may edit as many categories as you like. But for now, assume you only want to make one change.

E. Enter END as the title of the category to edit. Press . Entering END as a category title will take you back to the Budget Menu (Screen 3).

Replacing Budget Categories

There is no HOME ACCOUNTANT option for deleting budget categories. This is a safety feature to prevent you from accidentally deleting a category. However, you may replace one budget category with another. This effectively lets you delete a category and reassign its number to a different budget item.

You may not, however, change the category “type” for checkbooks, cash accounts, or credit cards.

Normally, you would use the REPLACE CATEGORIES option only when you want to reassign an old budget category number to a new budget category. Otherwise, you would just add new categories or edit the existing ones.

Here is an example. Let’s say you wanted to change category #5, which is now an asset account for HOUSE, to an expense account for FOOD. You would:

A. Type to select Option 3—REPLACE CATEGORIES—from the Budget Menu (Screen 3). Screen 15—Replace Budget Categories will appear.

```

** HOME ACCOUNTANT **
REPLACE BUDGET CATEGORIES
CATEGORY#

A - TYPE
B - TITLE _____ C-BEGINNING BALANCE
      BUDGET   ACTUAL   VARIANCE      BUDGET   ACTUAL   VARIANCE

D - JAN                      J - JUL
E - FEB                      K - AUG
F - MAR                      L - SEP
G - APR                      M - OCT
H - MAY                      N - NOV
I - JUN                      O - DEC

LETTER TO EDIT (A-O)
X(CANCEL)  R(RECORD)
ENTER SELECTION

```

Screen 15—Replace Budget Categories

B. Type HOUSE and press . THE HOME ACCOUNTANT will search for a category entitled "HOUSE," and will display its category number and type. You could also have entered the category number (5), or just the first letters of the title. When THE HOME ACCOUNTANT finds a match, the cursor will still be in field B. If this is not the category you were looking for, press the . THE HOME ACCOUNTANT will look for another match. When your category is found and displayed:

C. Press again to confirm this is the budget category you want. The title line will clear. You may now enter a new title for this category number.

D. Enter "FOOD" as the title and press . You may now proceed with entering budget amounts for this category.

Before you record the entry, check to see that the new category has the correct "type" designation. In this case, you have changed from an asset to an expense category.

E. Type as the letter to edit and enter as the type designation, since this is now an expense line. Press . The cursor will return to the bottom of the screen.

F. Now record the entry by pressing .

To return to the Budget Menu, enter END as the title in field B.

If you wanted to create a new budget category for HOUSE, you would go back into the ADD mode from the Budget Menu.

From the Budget Menu (Screen 3) select Option 7—MAIN MENU. This will take you back to Screen 1—The Main Menu.

Congratulations! If you have made it this far, the rest will be easy. Don't stop now, however. You need to go through to START NEW MONTH in TRANSACTIONS, before you will have full access to your HOME ACCOUNTANT system. If you do decide to exit now, make sure you do so by selecting Option 9—EXIT—from The Main Menu. When you return to THE HOME ACCOUNTANT, you will be able to continue setting up the system from this point.

If you were entering data about your own home accounting system, it would be a good idea to make an additional backup copy of your data disk now. Store this disk in a separate place, away from where you normally keep your disks. This is a safety precaution, to avoid having to re-enter your budget categories, should your regular working disks fall prey to some disaster.

TRANSACTIONS

If you are running THE HOME ACCOUNTANT for the first time, or if you are starting a new year, Option 1—TRANSACTIONS—will have an asterisk beside it on the Main Menu (Screen 1).

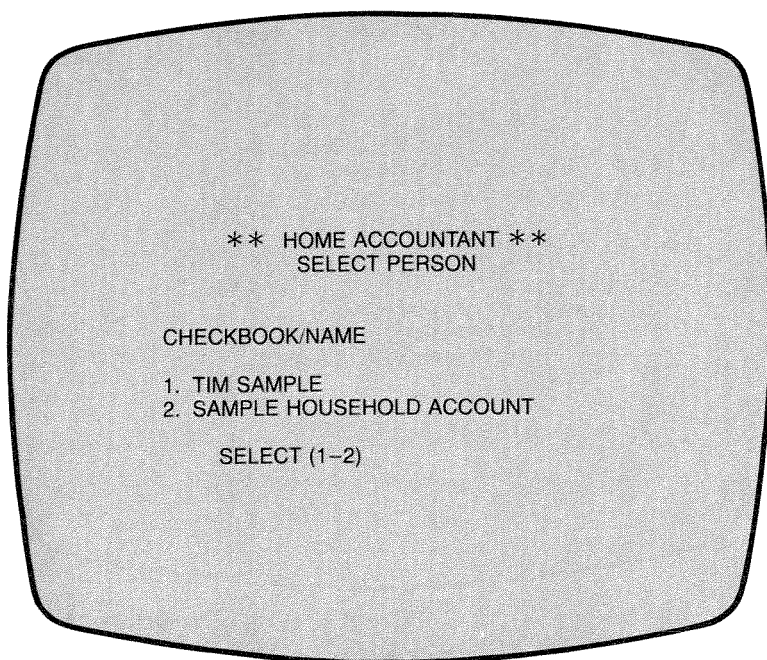
A. Select Option 1—TRANSACTIONS—by pressing the number .

B. Confirm your selection by pressing . You'll see the following two messages, and then Screen 16—Checkbook/Name Menu.

NOW LOADING
TRANSACTIONS

READING FILES
PLEASE DO NOT INTERRUPT

Screen 16—Checkbook/Name Menu—will appear:



Screen 16—Checkbook/Name Menu

You will need to select the checkbook through which you will be creating transactions. You will probably use different checkbooks for different kinds of expenses. All transactions, including credit cards and cash, are tied to a particular checkbook. This screen allows you to switch from one checkbook to another. The last checkbook selected will remain as the active checkbook until you make a change through this screen.

When you type a number to indicate the checkbook you want, Screen 17—The Transactions Menu will appear.

Starting the First Month

If you are using a brand new HOME ACCOUNTANT disk, starting a new system, or if you have just started a new year, Option 4—START NEW MONTH will be flashing on Screen 17—The Transactions Menu.

You will also need to run this option when you have recorded all the transactions for a given month, and you want to begin recording activity for a new month.

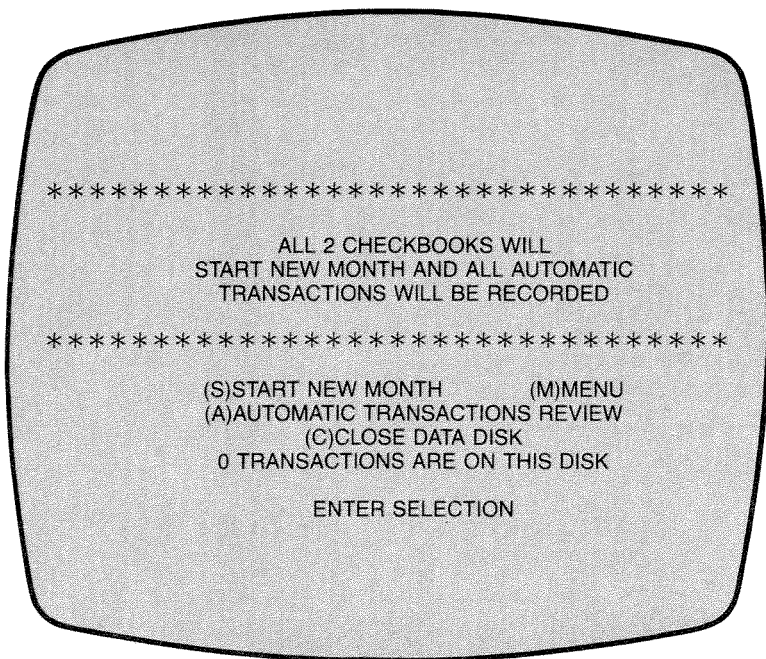
**** HOME ACCOUNTANT ****
TRANSACTIONS
TIM SAMPLE

1. CHECKBOOK
2. CREDIT CARD
3. CASH
- *4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7)

Screen 17—The Transactions Menu

Press to select the START NEW MONTH option. Screen 18—
The Start New Month Confirmation Screen will appear.



Screen 18—The Start New Month Confirmation Screen

Automatic Transactions

THE HOME ACCOUNTANT has a way for you to record automatic deposits or charges to any of your checkbooks. You may have up to five automatic transactions per month, per checkbook.

Note: All automatic charges or deposits will be recorded at the start of each new month.

If you decide not to use automatic transactions, simply enter to proceed with starting a new month. However, let's set up an automatic transaction for our sample.

A. Press to begin entering automatic transactions for checkbook #1. Press . Screen 19—Automatic Transactions will appear.

```

** HOME ACCOUNTANT **
AUTOMATIC — CHECKBOOK
TIM SAMPLE

M—MODE = 1      *1—CHECK*      2—DEPOSIT      3—END
A—DATE          10/01/83      (M)MODE
B—CHECK #       X   1
C—PAID TO
D—AMOUNT
E—MEMO          INACTIVE
F—CATEGORY      NO CATEGORY
G—TAX (Y/N)     N
H—CLEARED       N

(X)CANCEL (P)PRINT (R)RECORD (M)MODE
LETTER TO CHANGE (A-H) ENTER SELECTION

```

Screen 19—Automatic Transactions

Study Screen 19 for a few minutes. The cursor will be flashing after the words ENTER SELECTION at the bottom of the screen. Notice the line that begins with the word MODE. The word CHECK will be enclosed in asterisks. This means you are in the CHECK mode, and that the automatic transaction you are about to enter will be charged to your account (i.e., an amount will be deducted from your balance even though you may not actually write a check).

Notice also that THE HOME ACCOUNTANT automatically supplied the date as the first day of the month. Remember, all automatic transactions will be recorded at the beginning of each new month.

Here are some notes about each data field:

Field A—DATE: You may manually change this date, but the automatic transaction will still be recorded at the start of each new month. The automatic transaction will show the date you enter. However, your account balance will be adjusted on the first day of each new month.

If you enter a date other than the current month, you will receive a "WRONG MONTH" message. You may go ahead and enter the

transaction anyway, but it will be treated as if it occurred during the current month.

From this field you may also enter to change the MODE. This will cause the cursor to move up to the MODE line in the screen. You could change from the CHECK mode to the DEPOSIT mode, or select END to exit back to the Start New Month Confirmation Screen (Screen 18). To change modes, press the number corresponding to the mode you wish.

Field B—CHECK#: You may leave this blank, or you may assign it a number beginning with X. The X (or any letter appearing anywhere in the check number) tells THE HOME ACCOUNTANT this is not a real check number, but it allows you to number these automatic transactions. Later, you may go back and enter a real check number if you need to.

B. Enter X001 as the check number in field B. Press . The cursor will jump to the bottom of the screen.

Field C—PAID TO: is for you to enter the name of the payee.

C. Press to put the cursor in field C and enter BANK OF ANYTOWN as the payee. Press .

If the name of the payee is the title of a budget category, for example, VISA, just type an asterisk (*) and the first letter of the category title. THE HOME ACCOUNTANT will search the existing budget categories for a match. If the match displayed is correct, press to accept it. If not, press the , and another match will be displayed. If no more matches are found, you will have to reenter the information.

Field D—AMOUNT: is where you will enter the amount of the automatic transaction.

D. Press to move the cursor to field D and enter 100 as the AMOUNT. Press .

Field E—MEMO: must not be left INACTIVE or the automatic transaction will not be recorded. You may enter to leave this field blank if you wish.

E. Enter CAR PAYMENT as the memo in field E. Press .

Field F—CATEGORY: refers to the budget categories you set up. You may leave this line as "NO CATEGORY" by pressing , or you may enter the name of an existing budget category.

F. Leave this as NO CATEGORY.

Note: Items designated as "NO CATEGORY" are NOT held in a miscellaneous account. Items not assigned to a specific budget category will not appear in your income and expense reports. If you want to create a miscellaneous category, you must do so through the budget.

THE HOME ACCOUNTANT will automatically assume this transaction is not tax deductible and that it has not cleared the bank. Fields G and H will "default" to N when Screen 19—Automatic Transactions first appears. If this is correct, you may leave these categories alone.

Field G—TAX (Y/N): tells THE HOME ACCOUNTANT to flag this transaction as tax deductible.

Field H—CLEARED: is for indicating whether your bank has recorded the transaction as having taken place.

When all your entries are correct:

G. Record the automatic transaction by pressing .

Note: To set up an automatic deposit, you would switch the MODE to DEPOSIT, and proceed with entering the information in fields A through H.

In the DEPOSIT mode, you will see a SOURCE field. This field works as a memo field, allowing you to make notes about your income sources. For example, you would use this field if you wanted to separate overtime pay within a regular income budget category.

When you have finished entering all automatic transactions for checkbook #1, enter #3 as the MODE. This will take you back to Screen 18—The Start New Month Confirmation Screen.

ALL 2 CHECKBOOKS WILL
START NEW MONTH AND ALL AUTOMATIC
TRANSACTIONS WILL BE RECORDED

(S)START NEW MONTH (M)MENU
(A)AUTOMATIC TRANSACTIONS REVIEW
(C)CLOSE DATA DISK
0 TRANSACTIONS ARE ON THIS DISK

ENTER SELECTION

Screen 18—The Start New Month Confirmation Screen

To set up automatic transactions for another checkbook, you will need to select M to return to the Transactions Menu (Screen 17). You would then need to select Option 5—SELECT PERSON CHECKBOOK. Screen 16—Checkbook/Name will appear. Select the different checkbook and then return to the Transactions Menu (Screen 17).

If you are starting a new HOME ACCOUNTANT system, Option 4—START NEW MONTH—will have an asterisk next to it. Select this option and as before, Screen 18—The Start New Month Confirmation Screen—will be displayed.

H. Now press and then press to START A NEW MONTH. This tells THE HOME ACCOUNTANT to post all the automatic transactions, and move forward to the next month.

Note: When you are starting a new system, the first time you run the START NEW MONTH option, only the automatic transactions will be recorded. THE HOME ACCOUNTANT will remain in the starting month, waiting for you to enter actual transactions.

While the START NEW MONTH program is operating you will receive a message which says:

WORKING

When all the automatic transactions for a new month have been posted, the Transactions Menu (Screen 17) will appear.

At this point it would be a good idea to EXIT and copy your data disk. To exit, select Option 7—MAIN MENU from Screen 17—The Transactions Menu. Screen 1—The Main Menu will appear. Select Option 9—EXIT. Then make a copy of your data disk.

To return to this point in the program, boot the program disk. Select Option 1—Transactions from the Main Menu. The Transaction Menu will appear. You are now ready to continue with the tutorial.

Checkbook Transactions

When you select Option 1—CHECKBOOK from the Transaction Menu, Screen 20—The Transactions Checkbook Sub-Menu will appear. Select the checkbook entitled TIM SAMPLE. Then select option-1—CHECKBOOK. The following sub-menu will appear:

*** HOME ACCOUNTANT ***
CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF
ANYTOWN

1. ENTER CHECKS/DEPOSITS
2. SEARCH/EDIT
3. RECONCILE BANK
4. AUTOMATIC TRANSACTIONS
5. MENU

ENTER SELECTION (1-5)

Screen 20—The Transactions Checkbook Sub-Menu

Study Screen 20. Note that you may enter more automatic transactions via Option 4—AUTOMATIC TRANSACTIONS if you wish. For now, let's concentrate on entering checks and deposits.

A. Type the number to select the first option—Enter Checks/Deposits. Screen 21—Enter Checks/Deposits will appear.

```

      ** HOME ACCOUNTANT **
      CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

M—MODE=1      1—*CHECK*      2—DEPOSIT      3—END
A—DATE        10/01/83 (M)MODE
B—CHECK #
C—PAID TO
D—AMOUNT
E—MEMO
F—CATEGORY
G—TAX (Y/N)
H—CLEARED      N

TRANS# >> 2                                BALANCE 900.00

(X)CANCEL (P)PRINT (R)RECORD (M)MODE
LETTER TO CHANGE (A-H)      ENTER SELECTION

```

Screen 21—Enter Checks/Deposits

Study Screen 21 for a few seconds. Notice the top says TIM SAMPLE OCT 1983. (If this is the wrong checkbook, you will need to use the SELECT PERSON/CHECKBOOK option from the Transactions Menu.)

Since you are starting a new system and no transactions exist yet, you are still in the beginning month. However, after you enter at least one transaction, the next time you run START NEW MONTH, THE HOME ACCOUNTANT will move you into the next month.

The categories in Screen 21 are exactly the same as for Screen 19—Automatic Transactions. However, you will have to enter information in fields A through G yourself. (Field H CLEARED is automatically defaulted to read N.)

B. Enter 10/01/83 in field A. Press .

Just pressing **ENTER** will tell THE HOME ACCOUNTANT to default to the last date you entered. If you enter a date which is not in the current month you will receive a warning. You can ignore the warning and use the date, but the current month's balances will still be affected.

C. Enter 102 as the check number in field B. Press **ENTER**. THE HOME ACCOUNTANT will automatically number checks for you. If you wish to accept these numbers, simply press **ENTER**.

D. Enter JOE'S GARAGE as the payee in field C. Press **ENTER**.

If the name of the payee is an existing budget category (for example, General Telephone), you may type an asterisk (*) and the first letter or letters of the budget category. THE HOME ACCOUNTANT will then search the existing budget categories for a match. If the category title displayed is correct, press **ENTER** to accept it. If the first category displayed is incorrect, press the **SPACE BAR** to instruct the program to search and display another category title.

E. Enter 81.25 as the amount in field D. Press **ENTER**. Notice that the BALANCE column at the bottom of the screen is immediately updated to reflect this payment.

F. Enter CAR REPAIRS as the memo in field E. Press **ENTER**.

G. Press **ENTER** to enter NO CATEGORY in field F.

H. Enter **N** in field G. Press **ENTER**. The cursor will move to the bottom of the screen. THE HOME ACCOUNTANT assumes this transaction has not been cleared by the bank and field H will default to N. However, if you wish to edit field H, you may do so.

I. Review the entry, make any changes you need, and record it by pressing **R**.

When you record the entry, a new screen will appear for you to enter another transaction. The cursor will again be in field A. From this position you may also enter **M** to move the cursor up to the MODE line. If you wish to switch to making DEPOSITS you would enter 2 from the MODE line.

Making Deposits

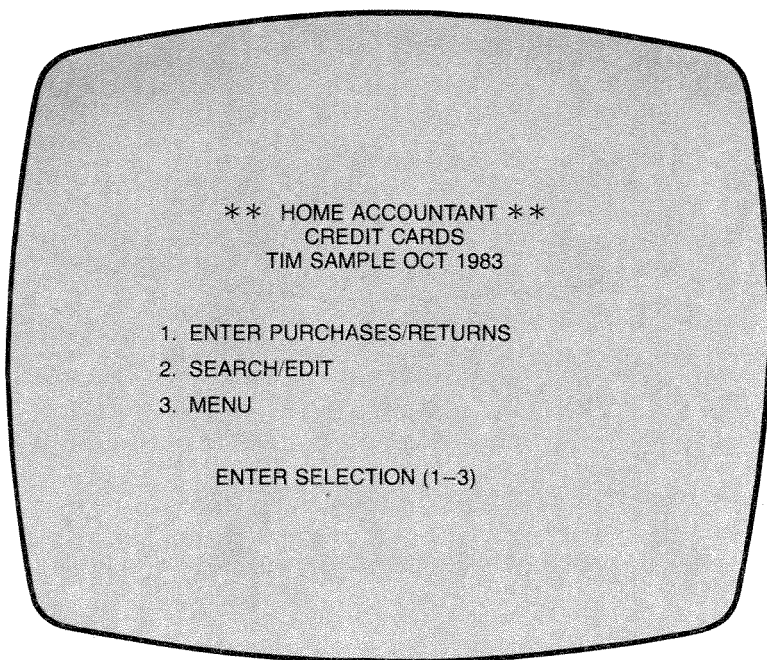
Checkbook deposits work in exactly the same way as checks. You may enter a deposit number in field B (instead of a check number). If you do not want to assign numbers to your deposits, go ahead and leave field B blank. You will also have a SOURCE field, where you may identify the source of this deposit.

When you have finished entering checks and deposits, select 3 (END) from the MODE line. This will take you back to Screen 20—The Transactions Checkbook Sub-Menu.

For now, please return to Screen 17—The Transactions Menu—by selecting Option 5—MENU.

Credit Card Transactions

Selecting Option 2—CREDIT CARD—from the Transactions Menu will bring up Screen 22—The Transactions Credit Card Sub-Menu.



```

** HOME ACCOUNTANT **
  CREDIT CARDS
  TIM SAMPLE OCT 1983

1. ENTER PURCHASES/RETURNS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3)

```

Screen 22—The Transactions Credit Card Sub-Menu

A. Select Option 1—ENTER PURCHASES/RETURNS. Screen 23—Enter Credit Card Transactions—will appear.

**** HOME ACCOUNTANT ****
CREDIT CARDS
TIM SAMPLE OCT 1983

M—MODE=1 *1—PURCHASE* 2—RETURN 3—END
A—DATE 10/01/83 (M)MODE
B—CARD
C—MERCHANT
D—AMOUNT
E—MEMO
F—CATEGORY
G—TAX (Y/N)

TRANS# >> 3

(X)CANCEL (P)PRINT (R)RECORD (M)MODE
LETTER TO CHANGE (A-G) ENTER SELECTION

Screen 23—Enter Credit Card Transactions

Study Screen 23. You will need to determine which mode you want to be in: purchases, returns, or end. For now, let's stay in purchases.

B. Accept the current date by pressing .

C. Type in the card name or its category number in field B.

If you type the first few letters of the card, THE HOME ACCOUNTANT will attempt to match those letters with an existing credit card budget category. A title will be displayed and the cursor will be flashing in field B. If this is the category you wanted, press to accept it. If this is not the card you were looking for, press the . THE HOME ACCOUNTANT will attempt to find another match. If none is found, you will have to repeat instruction C and enter a more specific title or the card's category number.

If you enter the card's category number, THE HOME ACCOUNTANT will automatically supply the card name for you, and the cursor will move to field C. If you have no credit cards defined, type END to exit the credit card mode.

D. Enter GINO's as the name of the merchant in field C. Press .

E. Enter 25.47 as the amount of the purchase in field D. Press .

Your entry must be less than \$1,000,000.00. Notice that an adjustment is immediately made to the credit card's balance when you enter an amount in field D.

F. Enter SALAMI in field E. Press .

G. Enter FOOD as the category in field F. Press .

You must enter the title of an existing budget category in this field.

H. Enter in field G. Press .

Field G will default to N if you just press . The cursor will then jump to the bottom of the screen.

I. Record your entry by pressing .

Credit card returns work in a very similar manner. However, you will need to change the mode from Purchases to Returns.

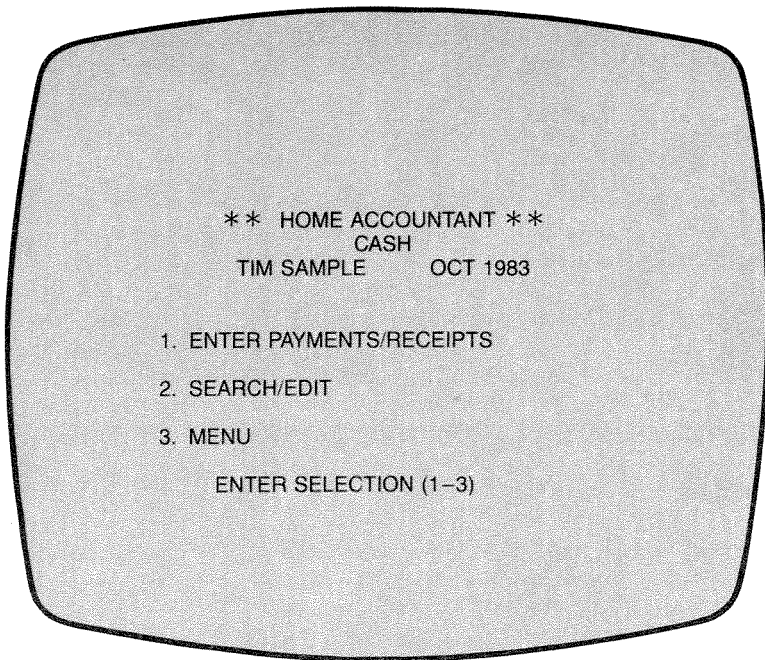
J. Press and then to change the mode. You may now proceed with entering a return. When you have recorded the return:

K. Enter in field A to change the mode. Enter to END. Screen 22—The Transactions Credit Card Sub-Menu will reappear.

L. Enter to return to the Transactions Menu (Screen 17).

Cash Transactions

Selecting Option 3—CASH from the Transactions Menu—will bring up Screen 24—The Transactions Cash Sub-Menu.



Screen 24—The Transactions Cash Sub-Menu

Select Option 1—ENTER PAYMENTS/RECEIPTS. Screen 25—Enter Cash Transactions—will appear.

```

** HOME ACCOUNTANT **
CASH
TIM SAMPLE OCT 1983

M—MODE=1  1—*PAYMENT*  2—RECEIPT  3—END
A—DATE    10/01/83      (M)MODE
B—CODE
C—PAID TO
D—AMOUNT
E—MEMO
F—CATEGORY
G—TAX (Y/N)

TRANS# >> 3                BALANCE 100.00

(X)CANCEL  (P)PRINT  (R)RECORD  (M)MODE
LETTER TO CHANGE (A-G)      ENTER SELECTION

```

Screen 25—Enter Cash Transactions

Screen 25 is very similar to the other transaction screens we reviewed. Your procedure for making entries is identical: first decide on the mode you need to be in, then enter the appropriate information.

The only difference here is in field B, CODE. If you would like to number your cash transactions, you may enter numbers in this field. Or, you may create certain codes to help you classify common cash transactions.

You are limited to using six characters for your codes. For example, if you pay cash for stamps, parking, and tips, you might want to use POST for postage, PK for parking, and TIPS for tips.

This time, create your own sample cash transaction and enter it. If you have been following the tutorial up to this point, you should have no trouble.

After you record your entries, type to change the MODE. Type to END. Screen 24—The Transactions Cash Sub-Menu—will reappear. Type to return to Screen 17—The Transactions Menu.

Searching and Editing

THE HOME ACCOUNTANT has very powerful search and edit capabilities. It will search for a specific transaction or for a range of transactions from a checkbook, a cash account, or a credit card. Each transaction may be edited as it is displayed.

In the Search/Edit mode, you will need to specify "search criteria" (characteristics of the transaction you are looking for). You may specify a single field (for example, date, check number, or amount) or any combination of fields as the search criteria.

The more specific you are in selecting search criteria, the narrower the range of possibilities. For example, while you may have entered several transactions on a given date, you should only have entered one transaction for a given check number.

Let's work through an example.

A. Select Option 1—CHECKBOOK from Screen 17—The Transactions Menu. Screen 20—The Transaction Checkbook Sub-Menu will reappear.

B. Select Option 2—SEARCH/EDIT from Screen 20. Screen 26—Checkbook Search Edit will appear.

```

** HOME ACCOUNTANT **
SEARCH/EDIT CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

M—MODE=1      1—*CHECK*      2—DEPOSIT      3—END
A—DATE                                     (M)MODE
B—CHECK #
C—PAID TO
D—AMOUNT
E—MEMO
F—CATEGORY
G—TAX (Y/N)
H—CLEARED
I—MO 10—>10 10—>10
J—TR#—>2

(X) CANCEL (S)SEARCH (M)MODE
LETTER TO CHANGE (A-J) ENTER SELECTION
```

Screen 26—Checkbook Search/Edit

Study Screen 26—Checkbook Search/Edit. This screen indicates you are in Search/Edit function for Checkbook #1, Tim Sample. The word CHECK is enclosed in asterisks in the MODE line, indicating that you will be searching for a checking transaction. The cursor is at the bottom of the screen.

A. Enter to use field A (DATE) as a search criterion.

B. Enter 10/01/83 as the date to search for. Press . The cursor will return to the bottom of the screen. At this point, you may designate more fields to search by, or you may initiate the search.

Take a look at field I. It says MO 10 -> 10 10 -> 10. This field designates the range of months to search through. The first set of numbers indicates your beginning month and the current month. You may not change these, they are simply reference numbers.

You may specify the range of months you want to search through in the second set of numbers. (In our example, no transactions have been entered for November, so both sets of numbers are the same. If you had started a new month and entered transactions in it, the second set of numbers would reflect this.) You may leave this range as is or you may change it. To change:

C. Type to alter the range of months. The cursor will jump to the first number in the second set of month numbers.

D. Type 10 to specify October as the beginning of the month range. Press . The cursor will return to the bottom of the screen. THE HOME ACCOUNTANT will not accept invalid months in this field. If you haven't entered transactions for November, October (10) is the only month which will be accepted.

E. Type again to change the ending month in the range. The cursor will jump up to the second number in the range. For now, keep it as October.

F. Type 10 as the ending month range. Press .

At this point, you may designate additional search criteria if you wish. Do this by typing the letter of the field you wish to use. The cursor will move to that field. Type in the information to search for, and press .

You may also type , which will cancel the screen and the search criteria, and start over.

Take a look at field J. This field refers to the transaction numbers. THE HOME ACCOUNTANT will automatically assign sequential numbers to each transaction you enter. You may use a single transaction number as a search criterion, but you may not search a range of transaction numbers.

THE HOME ACCOUNTANT is able to search through some data fields faster than others. The fastest search is for a single transaction number. The next fastest search is by budget category, cleared status, or the tax deductible fields. The slowest searches are through the date, check number, paid to, amount, and memo fields.

G. When you are satisfied with the search criteria, press to begin the search. THE HOME ACCOUNTANT will start searching through all Checkbook #1 checking transactions entered on 10/01/83. It will display the first one it finds.

Study screen 27. This is an automatic transaction for your car payment.

```

      ** HOME ACCOUNTANT **
      SEARCH/EDIT CHECKBOOK
      TIM SAMPLE OCT 1983—BANK OF ANYTOWN

M—MODE=1      *1—CHECK*      2—DEPOSIT      3—END
A—DATE        10/01/83      (M)MODE
B—CHECK #     X1
C—PAID TO     BANK OF ANYTOWN
D—AMOUNT      100.00
E—MEMO        CAR PAYMENT
F—CATEGORY    NO CATEGORY
G—TAX (Y/N)   Y
H—CLEARED     N
TRAN#>> 1                BALANCE          100.00

(X) CANCEL    (P) PRINT    (R)RECORD    (M)MODE
LETTER TO CHANGE (A-H)      ENTER SELECTION
  
```

Screen 27—Checkbook Search/Edit Entry

H. Press to review other transactions which meet the search criteria. Another check written on 10/01/83 will be displayed.

I. Press **[R]** again to review other transactions which meet the search criteria.

If there are other transactions in the file which meet your search criteria, they will now be displayed. You may either edit them, or press **[R]** again.

Editing a transaction is very simple. Enter the letter of the field you wish to change. The cursor will move to that field. Enter the new information and press **[ENTER]**. When the transaction has been changed to your satisfaction, press **[R]** to record it. The next transaction which meets your search criteria will be displayed.

When no more transactions are found, Screen 26—Checkbook Search-/Edit—will appear. You will still be in the Search/Edit mode but no entry will be listed. When you wish to exit Search/Edit:

J. Enter **[M]** for MODE. When the cursor moves to the MODE field, enter **[3]** to END. Screen 20—The Transactions Checkbook Sub-Menu—will reappear. If you have trouble locating a specific transaction, make sure you are looking in the correct checkbook. Remember, you can change checkbooks by selecting Option 5—SELECT PERSON/CHECKBOOK—from the Transactions Menu (Screen 17).

The Search/Edit function can be used for checkbooks, cash, or credit card transactions by first making the appropriate selection from the Transactions Menu (Screen 17).

Reconciling Bank Statements

THE HOME ACCOUNTANT has the ability to help you reconcile your checkbook bank statements. Instead of manually marking the individual checks which have cleared, you will update field H in checkbook transactions for each check. When Field H CLEARED is changed from N to Y ("no" to "yes"), THE HOME ACCOUNTANT assumes this check has been paid by the bank. Be sure to enter any unrecorded bank charges or credits shown on your bank statement prior to reconciling.

Note: If you have never reconciled your checkbooks, you may receive a "DISK FULL" message prematurely. Remember to reconcile your checkbooks before closing a disk.

From The Transactions Menu (Screen 17), select option #1 Checkbook. Screen 20—The Transaction Checkbook Sub-Menu will reappear. Notice you will be working on Checkbook #1.

- A. Select Option 3—RECONCILE BANK—from Screen 20. Screen 28—Reconcile Checkbook will appear.

```

* * HOME ACCOUNTANT * *
RECONCILE CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

ENTER ENDING BALANCE FROM STATEMENT

BALANCE _____

ENTER BANK CHARGES OR CREDITS
FROM CHECKBOOK

```

Screen 28—Reconcile Checkbook

This screen is asking you to enter the ending balance as it appears in your bank statement.

- B. Enter 850.37 as your ending balance and press . The balance will read 850.37 and you will be asked:

IS THIS CORRECT (Y/N) (E)EXIT

If you need to enter any bank charges or credits to adjust the balance in Checkbook #1, you will need to enter to exit. This will take you back to Screen 20—The Transactions Checkbook Sub- Menu. Select Option 1—ENTER CHECKS/DEPOSITS to make these adjustments.

If you are entering bank charges, use a check number which begins with a letter. This tells THE HOME ACCOUNTANT that no actual check was written. The same holds true for deposits.

C. When you are satisfied, enter ☐ Y to confirm the balance entry. THE HOME ACCOUNTANT will now display all the checking account transactions which have not been marked as cleared in field H. An example is given in Screen 29—Reconcile Checkbook Entry.

```

** HOME ACCOUNTANT **
RECONCILE CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

M—MODE=1      *1—CHECK*      2—DEPOSIT      3—END
A—DATE        10/01/83      (M)MODE
B—CHECK #     102
C—PAID TO     JOE'S GARAGE
D—AMOUNT      81.25
E—MEMO        CAR REPAIRS
F—CATEGORY    NO CATEGORY
G—TAX (Y/N)   N
H—CLEARED
TRANS#>>

BALANCE      918.75

(X)CANCEL (P)PRINT (R)RECORD (M)MODE (S)SKIP
LETTER TO CHANGE (A-H) ENTER SELECTION
```

Screen 29—Checkbook Reconcile Entry

If these transactions appear on your bank statement as having been paid, change field H from N to Y. (The cursor will be flashing in field H automatically.)

D. Enter ☐ Y in field H for all transactions which have cleared the bank. Be sure to complete each entry by pressing ☐ ENTER.

Note: If you need to change any other part of a transaction, you may do so at this time. For example, you may see that an amount paid was different from that which you entered. If the bank is correct, go ahead and change the amount field.

When you record your changes, the next outstanding transaction will be displayed. When you have reviewed all outstanding transactions, Screen 30—Reconciliation Report—will appear. (You can stop reviewing transactions and get to this report by typing for SKIP during the review mode.) This leaves all remaining transactions not cleared.

```

** HOME ACCOUNTANT **
RECONCILE CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

STATEMENT BALANCE                $AMOUNTS
                                850.37

OUTSTANDING CHECKS                0.00( - )

OUTSTANDING DEPOSITS              0.00(+)
*****
NET BALANCE                        850.37
-----
CHECKBOOK BALANCE                1000.00
*****

YOUR CHECKBOOK: DOES NOT RECONCILE BY      - 149.63
                  IN THE BANK'S FAVOR

(P)PRINT      (R)RETURN
ENTER SELECTION

```

Screen 30—Reconciliation Report

If your balance and the bank's balance agree, you will receive a congratulatory message. If there is a discrepancy, the report will state the amount of the difference and whether the difference is in your favor, or in the bank's. Naturally, you will want to keep reviewing and marking transactions until your statement is reconciled. The logic for doing this is that which you have been used to doing for years, except that THE HOME ACCOUNTANT will do the addition and subtraction for you. This eliminates arithmetic errors which so frequently cause reconciliation problems.

You may print this screen by pressing .

E. Press to return to the Transactions Checkbook Sub-Menu (Screen 20).

Note: If, in reconciling your statement, you change a transaction that was brought forward from a prior data disk you should also make the change on the old disk to maintain an accurate monthly activity record.

Note: You may only reconcile bank statements for checkbooks. There is no option on THE HOME ACCOUNTANT for reconciling credit cards or cash accounts.

Splitting Transactions

There may be times when you will want to allocate portions of a single transaction to more than one budget category. For example, you might want to split your single mortgage payment into principal and interest. Or, perhaps you write a check at the grocery store and receive cash back. Part of this one check belongs to the FOOD budget category and part of it belongs to the CASH budget category. These types of transactions are called "split transactions."

Assume that your mortgage payment is \$500, and that \$100 goes towards reducing the principal and \$400 is for interest.

- A. From Screen 20—The Transactions Checkbook Sub-Menu, select Option 1— ENTER CHECKS/DEPOSITS. Screen—31 Split Transaction Entry will appear.

```

      ** HOME ACCOUNTANT **
      CHECKBOOK
TIM SAMPLE OCT 1983—BANK OF ANYTOWN

MODE      *1)CHECK*      2)DEPOSIT      3)END

A — DATE          10/05/83 M)MODE
B — CHECK #        104
C — PAID TO        BANK OF ANYTOWN
D — AMOUNT         500.00
E — MEMO           MORTGAGE PAYMENT
F — CATEGORY       SPLIT
G — TAX (Y/N)      Y
H — CLEARED        N

                                BALANCE      500.00

(X)CANCEL  (P)PRINT  (R)RECORD  (M)MODE
LETTER TO CHANGE (A-H)          ENTER SELECTION
```

Screen 31—Split Transaction Entry

- B. Change the date to 10/05/83. Press .
- C. Enter 104 as the check number in field B.
- D. Enter BANK OF ANYTOWN as the payee in field C.
- E. Enter 500 as the amount. **NOTE:** You must first enter a transaction for the total amount of the transaction to be split. Then you will post each portion of the total to the correct budget category.
- F. Enter MORTGAGE PAYMENT as the memo.
- G. Enter SPLIT as the category in field F.
- H. Enter in field G. The cursor will move to the bottom of the screen. Field H will automatically read N. If you wish to edit this, you may do so.
- I. Press to record the transaction. The entry will be recorded and the screen will be ready for a new entry. To allocate the SPLIT, continue as follows:
- J. With the cursor in Field A, enter the same information in fields A,B and C by pressing . The same date, check number, and payee will appear in fields A, B, and C.
- K. Enter 100 in field D for the amount. We will allocate this portion of the mortgage payment to principal.
- L. Enter SPLIT-1 MORT. PRIN for the memo in field E. The first five letters must be "SPLIT." You may follow this with a number, indicating a portion of the split, or you may type in a true memo. In our example, we did both. **NOTE:** When you enter an amount in category D the balance will be decreased. However, when you enter SPLIT in the memo category, the balance will be restored. Remember, the balance already reflects the total mortgage payment.
- M. Enter MORTGAGE PRINCIPAL as the budget category. You must either enter a valid existing category title, or press for NO CATEGORY.
- N. Enter in field G.
- O. Record the entry by pressing . The entry will be recorded, and the screen will be waiting for new input. To finish the example:

- P. Press in the first position of the date field and press . THE HOME ACCOUNTANT will automatically fill in the same date, check number and payee for this transaction in fields A, B, and C. This means the same date, check number, and payee.
- Q. Enter 400 as the amount.
- R. Enter SPLIT-2 MORT. INTEREST as the memo in field E.
- S. Enter MORTGAGE INTEREST as the budget category in field F. Remember to enter either a valid category title or use NO CATEGORY by just pressing .
- T. Enter in field G since interest is tax deductible. When the word "SPLIT" is entered in field E, MEMO, field H will automatically change to Y. There should be no reason to change this. When the check clears, you will mark the original transaction.
- U. Record the entry by pressing .

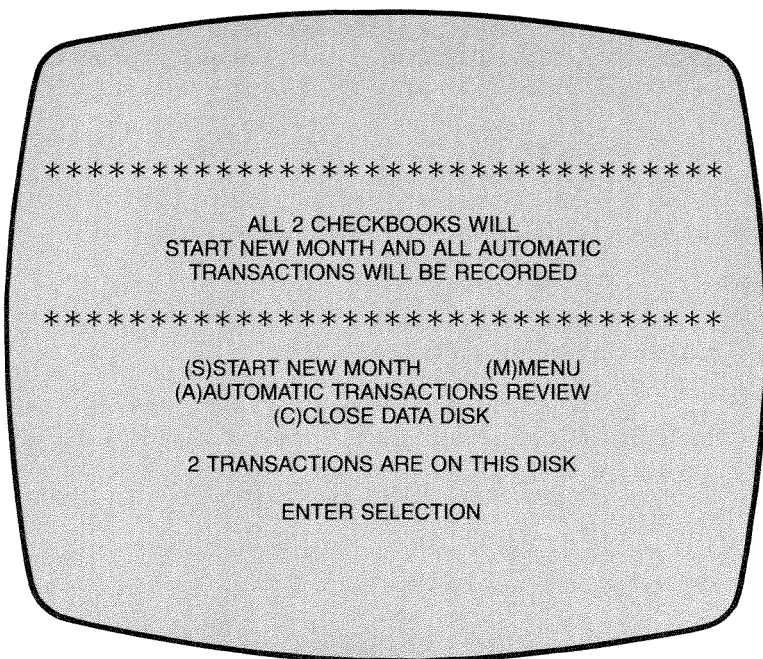
Note: You may split the transaction over any number of budget categories, but be sure the total of the "split" amount equals the total of the original transaction to the penny. Also, when the check clears, you will only need to change field H (CLEARED) for the original transaction. The "split" items will then be automatically marked as cleared by THE HOME ACCOUNTANT.

Starting A New Month with an Existing System

WARNING: Do not start a new month until you have entered all the transactions for the prior month.

To start a new month:

- A. Select Option 4—START NEW MONTH from the Transactions Menu (Screen 17). Screen 18—The Start New Month Confirmation Screen will reappear.



Screen 18—The Start New Month Confirmation Screen

The START NEW MONTH option will accomplish two things:

1. It will close out the current month and start a new one.
2. It will record the automatic transactions for all the checkbooks in your system.

If you do not want all the automatic transactions recorded, select A to review them and make any necessary changes. (Refer to Screen 18.) When you are satisfied that the automatic transactions are correct:

B. Press to start a new month and press .

WARNING: Once you start a new month, THE HOME ACCOUNTANT will expect you to enter transactions with dates in the new month. If you try to enter a date from a previous month, you will receive a "WRONG MONTH" warning. You may ignore this warning and still enter a transaction from a prior month or a future month. However, the transaction will affect the balance in the current month.

For example, assume your current month is now November. If you were to enter a check which you wrote in October, THE HOME ACCOUNTANT would still process it as a November entry and the November balance would reflect the transaction.

For this reason, it is not a good idea to try to enter a transaction from a prior month once you have started a new month. If you think you might need to add something to a prior month, create a “dummy” transaction or two before you close the month. Leave the amount blank, and enter NO CATEGORY. Later you will be able to edit this dummy transaction to adjust for the prior month. It will have the same effect as adding a new transaction.

You may want to specify an automatic transaction to be a dummy transaction. This will instruct THE HOME ACCOUNTANT to create a dummy transaction automatically for you, so at least one will exist for every month.

NEW DATA DISKS

There are several times when you will need to change to new data disks, such as at the end of the year, or when the disk is full. The first step in extending to a new data disk is to close the old one.

Closing A Data Disk

Take another look at Screen 18—The Start New Month Confirmation Screen. The last two lines indicate how many transactions are on your data disk. A data disk can hold approximately 1000 transactions. As your data disk approaches this number you may receive a DISK FULL message.

Note: If you have never reconciled your checkbook on a previous disk, you may receive a DISK FULL message prematurely. You should always reconcile your checkbooks before you close a disk.

If your data disk becomes full during transactions, THE HOME ACCOUNTANT will automatically close it for you. Once a disk has been closed, no new transactions can be entered to it. If your disk is almost full at a convenient stopping point (for example, at the end of a month), you may want to close it manually. To do this:

A. Press and press to close the disk from Screen 18—The Start New Month Confirmation Screen. You will receive the message:

DISK FULL
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED
RETURN TO MAIN MENU TO DO THIS
LAST TRANSACTION NOT RECORDED
HIT ANY KEY TO CONTINUE

This message indicates your disk is closed and no more transactions can be entered on to it. To continue using THE HOME ACCOUNTANT, you will need to start a new data disk.

Note: Make sure you have two (2) backup copies of your data disk before you close it. This is very important because one of the copies will be re-formatted to become your new disk.

B. Press any key to continue. Screen 17—The Transactions Menu will appear.

C. Select Option 7—MAIN MENU to return to Screen 1—The Main Menu.

Extending A Data Disk

Once a disk is closed, you may extend it. Extending a data disk involves erasing old, cleared transactions and retaining transactions which have not yet been marked as cleared. This retains the information you need to continue with the system, but makes room for new transactions on the disk. You also have the option to have all transactions removed, regardless of whether they have been marked as cleared.

A. Select Option 6—EXTEND DATA DISK—from The Main Menu (Screen 1). You will receive the message:

DO YOU HAVE A COPY OF THE CURRENT
DATA DISK TO BE EXTENDED? (Y/N)

INSERT THE COPY IN DRIVE 1
PRESS ANY KEY WHEN READY

Remember you can only extend full or closed disks and you should reconcile your checkbooks before you extend. (See "Reconciling Bank Statement" section).

Note: Make sure you have two (2) copies of the data disk to be extended.

B. Type to answer "Yes." You will be prompted to insert the copy of the data disk in the appropriate drive.

C. Press any key. You will be asked:

UNRECONCILED CHECKS CARRIED

OVER TO THE NEW DISK? (Y/N)

If you answer Y for "yes," THE HOME ACCOUNTANT will retain all outstanding checks and transactions on the disk while erasing all the old, closed transactions. This will leave you with a new data disk, ready to continue from where you left off.

If you answer N, the uncleared transactions will be erased as well as the cleared transactions.

When the extended disk is ready, The Main Menu (Screen 1) will reappear.

Starting A New Year

If you come to the end of your fiscal year while entering transactions, THE HOME ACCOUNTANT will give you the following message:

END OF YEAR
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED.
RETURN TO MAIN MENU TO DO THIS.
NEW MONTH NOT STARTED
NO AUTOMATIC TRANSACTIONS RECORDED.
HIT ANY KEY TO CONTINUE.

Pressing any key will return you to Screen 17—The Transactions Menu. Select Option 7—MAIN MENU.

Starting a new year is very similar to extending a data disk. From Screen 1—The Main Menu:

A. Select Option 7—START NEW YEAR. You will receive the message:

DO YOU HAVE A COPY OF THE CURRENT
DATA DISK TO START NEW YEAR? (Y/N) Y

INSERT THE COPY IN DRIVE 1
PRESS ANY KEY WHEN READY

Note: Make sure you have two (2) backup copies of the current data disk.

B. Answer , insert a copy of the current data disk in the appropriate drive, and press any key. You will be asked:

REPLACE LAST YEAR'S BUDGET AMOUNTS
WITH LAST YEAR'S ACTIVITY? (Y/N)

Answering Y will cause THE HOME ACCOUNTANT to replace the budgeted amounts in each category with your actual year-end totals. This allows you to automatically update your budgeted figures for the new year based on your true historical data, without having to manually enter the estimates for each budget category. If you answer N to this question, your original budgeted amounts will be entered in each category for the new year.

Next, you will be asked:

UNRECONCILED CHECKS CARRIED
OVER TO THE NEW DISK? (Y/N)

Answering Y tells THE HOME ACCOUNTANT to transfer all uncleared transactions to the new disk. Answering N will cause all transactions from the prior year to be deleted, whether or not they have been marked as cleared.

You will then be prompted to insert one of the copies in the proper drive and to press any key when ready. THE HOME ACCOUNTANT will erase all the old, closed transactions on the disk, while retaining any outstanding balances.

You may now use this disk to begin entering transactions for the new year.

Note: You may only start a new year on disks which contain transactions for the last month in the designated fiscal year. For example, if your year-end is December, your data disk must contain December transactions before THE HOME ACCOUNTANT will accept it for starting a new year.

Changing Data Disks

There may be times when you are reviewing transactions on one disk and you wish to stop and review another data disk from the same system. It is possible to do this without having to re-boot THE HOME ACCOUNTANT.

Make sure you have booted using the current data disk. Then, from Screen 17—The Transactions Menu—use the following procedure: select Option 6—SELECT DIFFERENT DATA DISK. You will be prompted to insert the new data disk and press . You may then continue reviewing transactions on this new disk.

To return to the disk you were using before the switch, simply repeat the process and switch back to the current data disk.

Note: The most current data disk must be in the drive when you enter and exit the TRANSACTIONS module.

PRINTING FUNCTIONS

One of the greatest strengths of THE HOME ACCOUNTANT is its ability to organize all of your financial data into a large number of easy-to-read graphs, charts and reports which can be printed by your printer. All of the graphs generated by THE HOME ACCOUNTANT may be viewed on the screen.

You may use these reports in a variety of ways. For example, you can generate a balance sheet, income statement, and net worth summary, literally at the touch of a few buttons. You can graph your budgeted expenses against actual expenses to see how close you came in your budget estimates. Or you can perform a trend analysis on historical expenses to help you make better forecasts for the future.

If you do not have 132-column printing capabilities, you will not be able to run the budget or actual reports to reflect a full year's

worth of data. (You may be able to run them, but they will be difficult to read because the lines will break in odd places.)

If you only have a limited number of transactions recorded, the graphs and reports may look sparse. They will become more informative as your data base grows.

The HOME ACCOUNTANT generates bar graphs, which show histograms of estimated budget information compared to actual transactions for any single budget category. The program will also plot a historical trend of activity in a budget category. Figure 4 shows a sample bar graph with a historical trend line.

Graphs

To use the graphing feature:

- A. Select option #2 GRAPHS from the Main Menu (Screen 1).
- B. Press to confirm your selection. When you confirm this selection, Screen 32—The Graph Module Menu will appear.

```

** HOME ACCOUNTANT **
      GRAPHS
SAMPLE SYSTEM      DEC 1983

CATEGORY >> _____

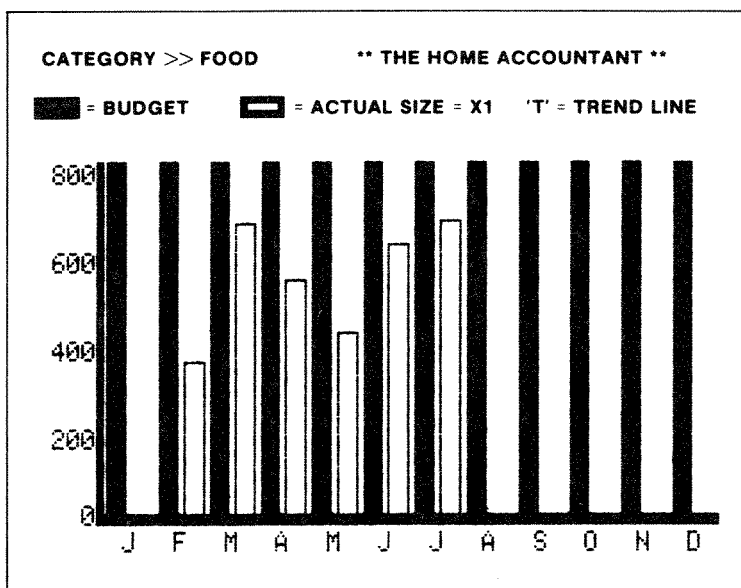
TYPE 'END' TO RETURN TO MAIN MENU

```

Screen 32—The Graphs Module Menu

C. Enter the name (or first few letters of the name) or number of the budget category you wish to see graphed and press **ENTER**. THE HOME ACCOUNTANT will search through the existing budget categories for a match. When a match is found, the complete category name will be listed. If this is not the category you had in mind, press the **SPACE BAR**. THE HOME ACCOUNTANT will continue searching for another match. When the correct category is listed:

D. Press **ENTER** to confirm the category listed. The graph will be plotted on the screen. See Figure 4 to see what this graph looks like. A solid bar represents the budgeted amounts and a hollow bar represents your actual expenditures or income.



To plot the historical trend line:

E. Press **T**. The trend line will be plotted on the same screen as the bar graphs.

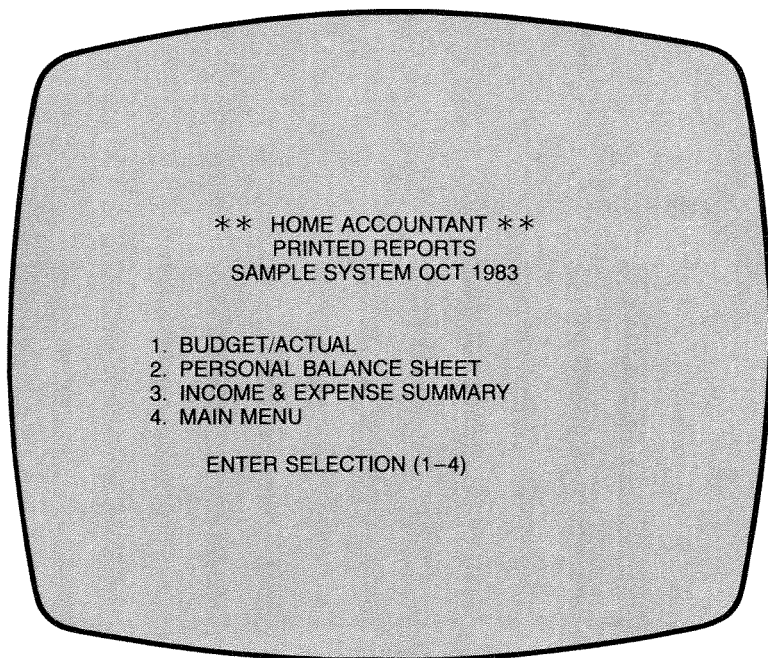
To graph another category, press any key.

F. Enter END as the category to return the Graph Module Menu.

Reports

To have THE HOME ACCOUNTANT print reports based on your budget and transaction data:

- A. Select Option 3—PRINTED REPORTS from the Main Menu (Screen 1).
- B. Confirm your selection by pressing . Screen 33—The Printed Reports Sub-Menu will appear.



Screen 33—The Printed Reports Sub-Menu

Study Screen 33 for a moment. There are three report categories and each of these categories offers further report options. Select Option 1 from Screen 33 (the Printed Reports Sub-Menu). Screen 34—The Budget/Actual Report Sub-Menu shows the Budget/Actual Report options.

** HOME ACCOUNTANT **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1983

BUDGET/ACTUAL

1. PRINT BUDGET
2. PRINT CATEGORY NAMES ONLY
3. ACTUAL
4. MENU

ENTER SELECTION1 (1-4)

Screen 34—The Budget/Actual Report Sub-Menu

1. Print Budget—This report requires a 132-column printer. It gives you a month-by-month summary of budgets for all the budget categories as well as your projected net worth and net income.
2. Print Category Names Only—This lists all the budget categories and their corresponding numbers. No budget amounts are given. This report can help you keep track of your category titles and numbers.
3. Print Actual—This report requires a 132-column printer. It lists transactions for each financial category and also gives you a calculation for net worth and net income.
4. Menu—This returns you to Screen 33.

Select Option 2 from Screen 33. Screen 35—The Personal Balance Sheet Report Sub-Menu appears showing the report options which relate to your personal balance sheet.

** HOME ACCOUNTANT **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1983

PERSONAL BALANCE SHEET

1. PRINT MONTH ONLY
2. COMPARE TO BUDGET
3. COMPARE TO LAST MONTH
4. MENU

ENTER SELECTION (1-4)

Screen 35—The Personal Balance Sheet Report Sub-Menu

1. Print Month Only—This report will show the actual balances for checkbooks, cash, other assets, credit cards, and other liabilities. You may only display the current month or a previous month.
2. Compare To Budget—This report prints the same information as in the Print Month Only Report, but adds the budgeted amounts for each category and calculates the difference between budgeted and actual expenditures.
3. Compare To Last Month—This is similar to the Compare To Budget Report, except that the current month and the prior month are compared, and the differences are then calculated and printed. This report is available only after you have recorded transactions for at least two months.
4. Menu—This returns you to Screen 33.

Select Option 3 from Screen 33. Screen 36—Income & Expense Summary Report Sub-Menu appears showing more report options.

**** HOME ACCOUNTANT **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1983**

INCOME & EXPENSE SUMMARY

1. PRINT MONTH
2. PRINT RANGE OF MONTHS
3. MENU

ENTER SELECTION (1-3)

Screen 36—Income and Expense Summary Report Sub-Menu

1. Print Month—This option prints the Income and Expense Summary for a selected month.
2. Print Range of Months—This option prints the total income and expenses for a range of selected months.
3. Menu—This will return you to Screen 33—The Printed Reports Sub-Menu.

You may compare a month to the budget, compare monthly totals (up through the last complete month), or print a range of monthly totals.

The procedure for printing all the different reports is basically the same. Here are the steps you will need to follow:

- a. Select the option you wish from Screen 33—The Printed Reports Sub-Menu. One of the three Report Sub-Menus will appear (Screen 34, 35 or 36).
- b. Select the report you wish to have printed from the Sub-Menu.

- c. Enter the report date as prompted.
- d. Turn on the printer and set the paper to the top of form as instructed.
- e. Press any key to continue.

THE HOME ACCOUNTANT will proceed to send the report to your printer. If you are having difficulty getting your printer to work, check to see that you entered the proper ASCII codes during Hardware Configuration.

Figures 5 through 8 give samples of the reports that can be generated by THE HOME ACCOUNTANT.

PAGE 1

BUDGET FOR
JOE SMITH
OCT 8, 1982

ASSETS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
CASH												
CASH ACCOUNT #1	100	100	100	100	100	100	100	100	100	100	100	100
CASH ACCOUNT #2	150	150	150	150	150	150	150	150	150	150	150	150
TOTAL CASH	250	250	250	250	250	250	250	250	250	250	250	250
CHECKBOOKS												
CHECKBOOK #1	500	500	500	500	500	500	500	500	500	500	500	500
CHECKBOOK #2	300	300	300	300	300	300	300	300	300	300	300	300
TOTAL CHECKBOOKS	800	800	800	800	800	800	800	800	800	800	800	800
OTHER ASSETS												
HOUSE MAIN STREET	75000	75750	76508	77273	78045	78826	79614	80410	81214	82026	82847	83675
CONDO NEWPORT BEACH	30000	30300	30603	30909	31218	31530	31846	32164	32486	32811	33139	33470
SAVINGS FIRST FEDERAL	10000	10200	10400	10600	10800	11000	11200	11400	11600	11800	12000	12200
MONEY MARKET FUND	25000	25250	25502	25758	26013	26275	26538	26803	27071	27342	27616	27892
FURNITURE	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
I.B.M. STOCK (100 SHARES)	5000	5050	5100	5152	5203	5255	5308	5361	5414	5468	5523	5578
COIN COLLECTION	15000	15015	15030	15045	15060	15075	15090	15105	15120	15136	15151	15166
AUTO CHEVY	3000	3100	3200	3300	3400	3500	3600	3700	3800	3900	4000	4100
JEWELRY	2000	2100	2205	2315	2431	2553	2680	2814	2955	3103	3258	3421
TOTAL OTHER ASSETS	175000	176765	178548	180352	182172	184014	185876	187757	189660	191586	193534	195502
TOTAL ASSETS	176050	177815	179598	181402	183222	185064	186926	188807	190710	192636	194584	196552

Figure 5. Budget Report

PAGE 4

ACTUAL FOR
JOE SMITH
OCT 8, 1982

EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
RENT	650	0	0	0	0	0	0	0	0	0	0	0	650
FOODS	323	361	357	371	290	251	410	356	300	299	400	254	3972
CLOTHES	154	0	0	0	0	0	0	68	0	201	0	0	477
UTILITIES	57	56	50	59	62	51	53	59	60	61	60	63	691
CREDIT CARD INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
ENTERTAINMENT	143	100	58	13	24	45	125	54	87	43	58	157	907
GASOLINE	100	110	90	100	100	100	95	90	100	100	100	100	1185
MORTGAGE INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS EXPENSE	28	0	0	0	98	0	0	0	157	100	0	20	495
CAR EXPENSES	990	0	0	0	0	0	0	0	0	0	0	0	990
TOTAL EXPENSE	2445	627	653	543	574	447	683	675	704	804	618	594	9367
NET INCOME	105	1623	1597	2091	1676	1803	1863	1825	2147	1446	2117	1656	19949

Figure 6. Sample Actual Report

PERSONAL BALANCE SHEET FOR			
JOE SMITH			
OCT 8, 1982			
PAGE 1			
ASSETS	JAN '82	BUDGET	DIFFER.

CASH			

CASH ACCOUNT #1	112	100	12
CASH ACCOUNT #2	145	150	5-
TOTAL CASH	257	250	7
CHECKBOOKS			

CHECKBOOK #1	547	500	47
CHECKBOOK #2	277	300	23-
TOTAL CHECKBOOKS	824	800	24
OTHER ASSETS			

HOUSE MAIN STREET	75000	75000	0
CONDO NEWPORT BEACH	30000	30000	0
SAVINGS FIRST FEDERAL	10000	10000	0
MONEY MARKET FUND	25000	25000	0
FURNITURE	10158	10000	158
I.B.M. STOCK (100 SHARES)	5000	5000	0
COIN COLLECTION	15000	15000	0
AUTO CHEVY	3000	3000	0
JEWELRY	2000	2000	0
TOTAL OTHER ASSETS	175158	175000	158
TOTAL ASSETS	176239	176050	189
-----	-----	-----	-----

PERSONAL BALANCE SHEET FOR			
JOE SMITH			
OCT 8, 1982			
PAGE 2			
LIABILITIES	JAN '82	BUDGET	DIFFER.

CREDIT CARDS			

VISA	516	100	416-
M/C	250	100	150-
AMEX	300	50	250-
MAYCO	173	75	98-
TOTAL CREDIT CARDS	1239	325	914-
OTHER LIABILITIES			

MORTGAGE HOUSE	37000	37000	0
TOTAL OTHER LIABILITIES	37000	37000	0
TOTAL LIABILITIES	38239	37325	914-
NET WORTH	138000	138725	725-
-----	-----	-----	-----

Figure 7. Sample Personal Balance Sheet

INCOME & EXPENSE SUMMARY FOR 12 MONTH(S) ENDED DEC 1982 JOE SMITH OCT 8, 1982					
PAGE 1					
INCOME	DEC '82	PCT. NOV '82	PCT. DIFFER.	PCT.	
SALARY JOB #1	27000	92.1	24750	91.4	2250
SALARY JOB #2	1250	4.3	1250	4.6	0
STOCK DIVIDEND	0	0.0	0	0.0	0
MISCELLANEOUS INCOME	1066	3.6	1066	3.9	0
TOTAL INCOME	29316	100.0	27066	100.0	2250
					8.3
INCOME & EXPENSE SUMMARY FOR 12 MONTH(S) ENDED DEC 1982 JOE SMITH OCT 8, 1982					
PAGE 2					
EXPENSE	DEC '82	PCT. NOV '82	PCT. DIFFER.	PCT.	
RENT	650	2.2	650	2.4	0
FOOD	3972	13.5	3718	13.7	254-
CLOTHES	477	1.6	477	1.8	0
UTILITIES	691	2.4	628	2.3	63-
CREDIT CARD INTEREST	0	0.0	0	0.0	0
ENTERTAINMENT	907	3.1	750	2.8	157-
GASOLINE	1185	4.0	1085	4.0	100-
MORTGAGE INTEREST	0	0.0	0	0.0	0
MISCELLANEOUS EXPENSE	495	1.7	475	1.8	20-
CAR EXPENSES	990	3.4	990	3.7	0
TOTAL EXPENSE	9367	32.0	8773	32.4	594-
NET INCOME	19949	68.0	18293	67.6	1656
					9.1

Figure 8. Income & Expense Summary

Activity Reports and Checks

In addition to the printed reports already described, THE HOME ACCOUNTANT will print checks for you. You will need to have specially formatted, pre-printed checks (a sample check is included in your HOME ACCOUNTANT package). You may order checks by contacting the following vendors:

NEBS
78 Hollis Street
Groton, MA 01470

Checks used with THE HOME ACCOUNTANT are series 9022.

Or you may order from:

Checks To-Go,
8384 Hercules Street,
Post Office box 425
La Mesa, CA 92041
(800) 854-2750
(800) 552-8817

Checks used with THE HOME ACCOUNTANT are form #360-01

Besides printing checks, you may also print activity reports which will show activity for any type of transaction. You may specify search criteria for the activity reports in much the same way as you did when you used the Search/Edit function in the TRANS-ACTIONS module. For example, you could print all transactions made on a certain date, to a certain payee, to a certain budget category, etc. You may specify any combination of data fields to be the search criteria for printing activity reports.

Figures 9 and 10 show sample activity reports.

CHECKBOOK TRANSACTIONS
CHECK ACTIVITY REPORT
FOR ALL
OCT 6, 1982

TRAN DATE	ITEM #	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	PER
2 01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N	N	1
3 01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES AND ALIGNMENT	CAR EXPENSES	N	N	N	1
4 01/10/82	1025	SAFEMAY	54.35		FOOD	N	N	N	1
7 01/10/82	1026	LANDLORD	650.00	RENT	RENT	N	N	N	1
15 01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N	N	2
18 01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES	N	N	N	1

TOTAL 1876.06

PER: 1. JOE SMITH 2. JANE SMITH

Figure 9. Check Activity Report

ALL TRANSACTIONS
CREDIT ACTIVITY REPORT
FOR ALL
OCT 8, 1982

TRAN DATE	ITEM	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	TYPE	PER
2 01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N		CHCK 1	
3 01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES AND ALIGNMENT	CAR EXPENSES	N	N		CHCK 1	
4 01/10/82	1025	SAFENAY	34.35	RENT	RENT	N	N		CHCK 1	
7 01/10/82	1026	LANDLORD	650.00	RENT	MISCELLANEOUS EXPENSE	N	N		CHCK 1	
8 01/08/82	MAYCO	MAY COMPANY	23.47	READING LAMP	MISCELLANEOUS EXPENSE	N	N		CARD 1	
9 01/23/82	VISA	SALAS	15.79	DINNER FOR FRIEND	FOOD	N	N		CARD 1	
10 01/14/82	VISA	BULLOCKS	134.32	CLOTHES FOR WORK	CLOTHES	N	N		CARD 1	
11 01/08/82		LUNCH WAGON	3.50		FOOD	N	N		CASH 1	
12 01/03/82		ARCO	20.00	GAS FOR THE WEEK	GASOLINE	N	N		CASH 1	
14 01/13/82		MAH THEATERS	15.00	THREE TICKETS FOR MOVIE	ENTERTAINMENT	N	N		CASH 1	
15 01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N		CASH 2	
16 01/24/82		FRIEND AT WORK	5.00	BORROWED FOR LUNCH	UTILITIES	N	N		CASH 2	
18 01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	MISCELLANEOUS EXPENSE	N	N		CASH 1	

TOTAL 2113.14

PER: 1. JOE SMITH 2. JANE SMITH

Figure 10. All Transactions Activity Report

To print checks or an activity report:

A. Select Option 4—PRINT CHECKS/ACTIVITY REPORT—from Screen 1 —the Main Menu.

B. Confirm your selection by pressing . You will receive a message which says:

NOW LOADING

PRINT CHECKS/ACTIVITY REPORT

And another which says:

READING FILES

PLEASE DO NOT INTERRUPT

In a few seconds, Screen 37—The Activity Report/Print Checks Sub-Menu will appear.

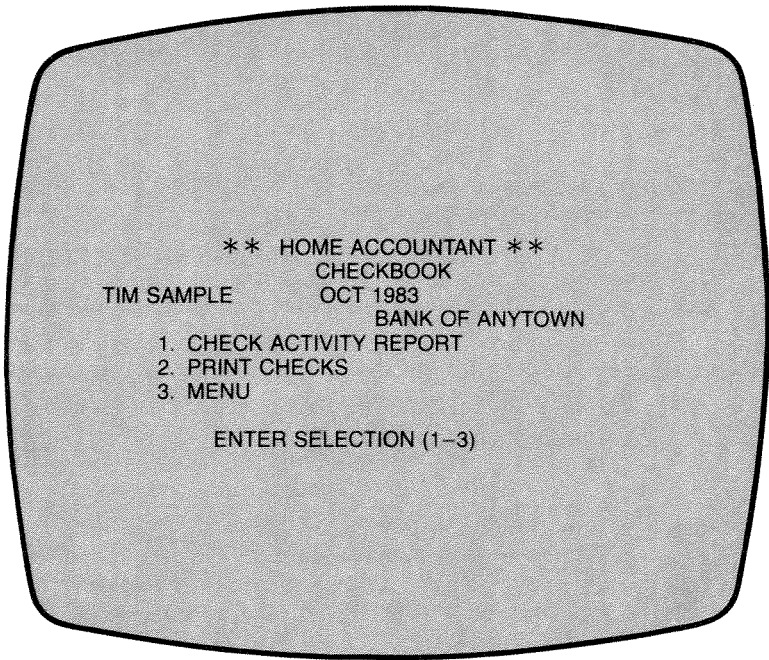
** HOME ACCOUNTANT **
ACTIVITY REPORT/PRINT CHECKS
TIM SAMPLE OCT 1983

1. CHECKBOOK/PRINT CHECKS
2. CREDIT CARD
3. CASH
4. ALL (1-3)
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7)

Screen 37—Activity Report/Print Checks Sub-Menu

- C. Select Option 1—CHECKBOOK/PRINT CHECKS from Screen 37. Screen 38—The Checkbook Report Sub-Menu will appear.



Screen 38—The Checkbook Report Sub-Menu

Notice which checkbook is specified at the top of Screen 38. If this is the wrong checkbook select Option 3—MENU to return to Screen 37—The Activity Report/Print Checks Sub-Menu, and select Option 5—SELECT PERSON/CHECKBOOK. Enter the appropriate checkbook number and return to Screen 38 using the steps outlined above.

From Screen 38—The Checkbook Report Sub-Menu:

- D. Select Option 1—CHECK ACTIVITY REPORT. Screen 39—Check Activity Report Entry will appear.

```

** HOME ACCOUNTANT **
CHECK ACTIVITY REPORT
TIM SAMPLE          OCT 1983

M—MODE      *1—CHECK*      2—DEPOSIT      3—END

A —DATE
B —CHECK #
C —PAID TO
D —AMOUNT
E —MEMO
F —CATEGORY
G —TAX (Y/N)
H —CLEARED
I —MO 10 — > 10 10 — > 10
J —TR# — > 2

(X)CANCEL (S)SEARCH (M)MODE (P)PRINT
LETTER TO CHANGE (A-J) ENTER SELECTION

```

Screen 39—Check Activity Report Entry

This screen should look very familiar to you since it is identical to Screen 26—Checkbook Search/Edit—except for the words “CHECK ACTIVITY REPORT” at the top. You will need to select search criteria for your activity report in exactly the same way as you did for the Search/Edit function in the TRANSACTIONS module, (refer to “Searching and Editing” section for assistance). The MODE line at the top of Screen 39 indicates whether you are printing a report based on checking or on deposit activity.

When you are ready to print the report:

- E. Press **[S]** to initiate the search. You will be prompted to enter the report date.
- F. Enter the date of the report.
- G. Ready the printer and align the paper to the top of form.
- H. Press any key to begin printing, or the **[Clear]** key to abort.

Note: Pressing **P** from Screen 39 will cause the screen to be printed. To print the report, press **S**.

Note: "Split" transaction amounts are not added to the report total unless the split category is the category requested for the report.

Figure 9 gives a sample check activity report. Look at the last two columns on the right. CLR indicates the check has cleared the bank. PTD indicates the check was printed by THE HOME ACCOUNTANT.

Note: A question mark appearing in the CLR column means the status is unknown. This is likely to occur if you are printing a report from a prior data disk after having started a new year. You can check the current disk for the status of this check.

Remember, the more report criteria you select, the shorter the report will be, since each criterion selected narrows the field of checks.

By selecting the appropriate option from Screen 37—Activity Report/Print Checks Sub-Menu—you may print activity reports for checkbooks (Option 1), credit cards (Option 2), cash transactions (Option 3), or all of these combined (Option 4). If you have more than one checkbook in your system, you may use Option 5 to change from one to the other. If you want to print reports from another data disk, Option 6—SELECT DIFFERENT DATA DISK—allows you to do this. Option 7 will return you to the Main Menu.

Figure 10 is a sample activity report which includes all kinds of transactions. Notice an additional column is added which indicates the type of transaction. CLR and PTD refer to checkbook entries only and REF is the check #. The very last column PER refers to the person/checkbook from which the transaction was made.

Note: If you do not have a 132-column printer, some of the lines will either be broken into two lines, or they will be cut-off after characters.

Printing Checks

If you have ordered specially printed checks, you may have THE HOME ACCOUNTANT print checks for you. You may only print checks which have been recorded in the TRANSACTIONS module. You may not print deposit tickets. This option is virtually identical to printing an activity report.

Also you may only print a check one at a time. The only exception to this is when you enter the transaction number as the sole criterion. This option is virtually identical to printing an activity report.

A. From Screen 37—The Activity Reports/Print Checks Sub-Menu—Select Option 1—CHECKBOOK/PRINT CHECKS. Screen 38—The Check Report Sub-Menu—will appear.

B. From Screen 38, select Option 2—PRINT CHECKS. You will be asked:

DO YOU WANT TO INSERT ADDRESSES (Y/N)?

You may instruct THE HOME ACCOUNTANT to print the address of the payee directly on the check if you wish. This is useful if you have window envelopes. You will then be asked:

DO YOU WANT A TEST CHECK (Y/N)?

C. Keep answering ☐ Y until the checks are aligned properly in the printer.

D. Answer ☐ N to the test check question. Screen 40—Print Checks Entry will appear.

```

** HOME ACCOUNTANT **
PRINT CHECKS
TIM SAMPLE OCT 1983

M—MODE      *1—CHECK*      2—DEPOSIT      3—END

A — DATE                      (M)MODE
B — CHECK #
C — PAID TO
D — AMOUNT
E — MEMO
F — CATEGORY
G — TAX (Y/N)
H — CLEARED
I — MO 10 - > 10 10 - > 10
J — TR# - > 2

(X)CANCEL      (S)SEARCH      (M)MODE      (P)PRINT
LETTER TO CHANGE (A-J)      ENTER SELECTION

```

Screen 40—Print Checks Entry

This screen should look familiar. It is almost identical to Screen 39—Check Activity Report Entry, except for the words PRINT CHECKS at the top of the screen. You will need to enter search criteria for printing checks in exactly the same manner as you did for printing the Check Activity Report.

E. Enter the desired selection criteria.

F. Enter to begin the search function and print the report.

If you answered to the question about inserting addresses, the following will appear:

```

*****
CHECK#
PAID TO
NAME OF PAYEE
ADDRESS1
ADDRESS2
ADDRESS3
X001
BANK OF ANYTOWN
_____
_____
_____
IS THIS CORRECT (Y/N)?
*****

```

The cursor will be flashing in the ADDRESS1 field. Enter each address line and press . When the address is correct type Y after the question, IS THIS CORRECT? You will receive a message which says:

PRINTING
PLEASE DO NOT INTERRUPT
PRESS <CLEAR> TO ABORT

When the report is completed, Screen 40—Print Checks Entry—will reappear. You may enter new search criteria and print more checks.

G. To exit, enter to change the mode, and enter when the cursor moves to the MODE field. Screen 38—The Check Report Sub-Menu will appear.

H. Select Option 3—MENU. Screen 37—The Activity Report/Print Checks Sub-Menu will appear.

I. Select Option 7—MAIN MENU. Screen 1—The Main Menu will reappear.

* * * * *

This is the end of THE HOME ACCOUNTANT Tutorial. By now you should have a general overview of how to set up budgets, how to record various kinds of transactions, and how all the categories relate to each other.

The next section, General Reference, summarizes the instructions given in the tutorial and lists things to remember as you work with each module.

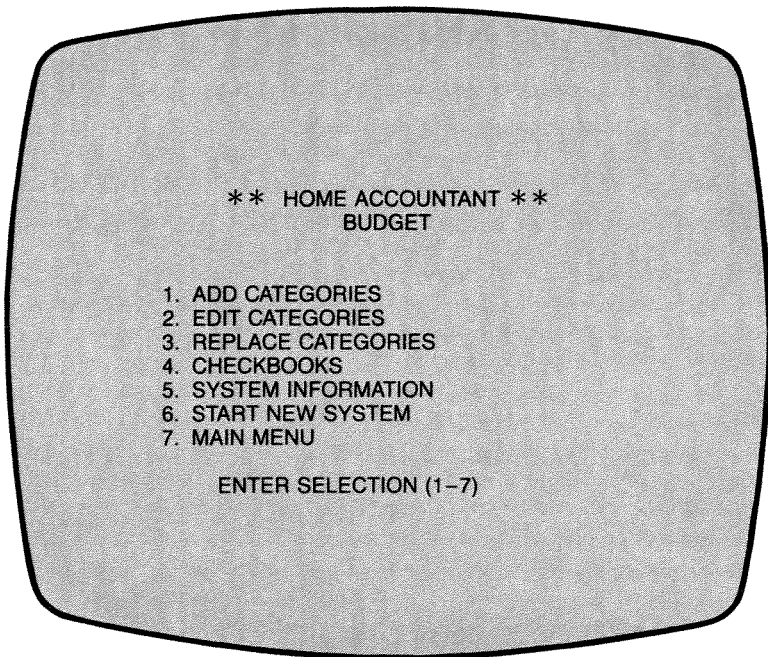
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III. General Reference—Program Summary

This section summarizes the operation of each HOME ACCOUNTANT module. Helpful hints, examples, and points to remember are included.

BUDGET SUMMARY

The BUDGET module is the core of all HOME ACCOUNTANT functions. While it is not essential to create a detailed budget, doing so will allow you to take full advantage of THE HOME ACCOUNTANT's extensive capabilities. Screen 3—The Budget Menu lists all the options available in this module.



Screen 3—The Budget Menu

Menu Components

1. **ADD CATEGORIES:** Creating your list of budget categories is the biggest single job in setting up a HOME ACCOUNTANT system. You will need to gather all the financial records available to you, and spend some time developing budget categories which fit your particular financial situation. The question to keep in mind when determining your budget categories is "What do I want to keep track of?"

The five budget category types and codes are: (1) assets, (2) credit cards, (3) liabilities, (4) income, and (5) expenses. Checkbooks and cash accounts are treated as special assets. You may have up to five checkbooks in any one HOME ACCOUNTANT system, but you must create a separate cash account for each checkbook. The cash account is used to monitor cash transactions from each checkbook.

You are not required to enter monthly budgeted amounts for each category. (You may enter zeros instead.) However, since one of the primary functions of THE HOME ACCOUNTANT is to help you make more accurate financial projections, we strongly recommend that you do enter budget estimates. The budget estimates for each month represent what you think the ending monthly balance will be for that budget category.

To assist you in entering budget amounts, THE HOME ACCOUNTANT has the following "quick entry" features:

Same: Once you have entered an amount for one month, typing SAME will cause the same amount to be entered automatically for all the remaining months. You may, of course, edit any of these entries at any time.

Fx: Once you have entered an amount for one month, typing Fx will tell THE HOME ACCOUNTANT to add "x" dollars to each successive month. This works on a cumulative basis. Instead of a fixed amount, "x" may also be a percentage. For example, if you wanted your budget estimate to increase by 25 percent each month, you would enter: F.25.

F-x: Once you have entered an amount for one month, typing F-x will tell HOME ACCOUNTANT to subtract "x" dollars from each successive month. This also works on a cumulative basis, and "x" may be a percentage.

When first entering budget amounts, the Difference column will show negative totals until actual amounts are entered via the

TRANSACTIONS module. The Difference column is the actual amount minus the budgeted amount for each category.

2. **EDIT CATEGORIES:** This is the option to select when you want to change the information for a particular budget category. For example, you may want to change the category title or the budgeted amounts sometime after you have started your HOME ACCOUNTANT system.

You may also edit actual amounts for a budget category through this option. To do this, enter the letter of the field you wish to edit. The cursor will automatically jump to the correct line. For example, to edit an actual amount in October (field M) you would press **[M]**. The cursor will move to the actual field for October. Type in a new figure and press **[ENTER]**. The total and difference column will be automatically updated to reflect this new actual.

3. **REPLACE CATEGORIES:** There is no provision for deleting budget categories once they have been created in a HOME ACCOUNTANT system. This is to prevent you from accidentally destroying important information.

However, you may replace one budget category with another. For example, if you originally created a category for a money market account, and you closed that account, you could reassign the old category number to some other category with a completely new title and new budget amounts.

4. **CHECKBOOKS:** This is the option to select when you are entering information about the checkbooks in your HOME ACCOUNTANT system. You will be prompted to enter the name, address, city, state, ZIP code, bank and account number for each checkbook. You will also be automatically prompted to create a separate cash account for each checkbook.
5. **SYSTEM INFORMATION:** When you are starting a new HOME ACCOUNTANT system, this option lets you specify the system name, the beginning month and year, and the ending month.
6. **START NEW SYSTEM:** When you are starting a new HOME ACCOUNTANT system, this option will prepare a disk to become a data disk. You will be prompted to insert a blank initialized disk in the appropriate drive (depending on your hardware configuration). THE HOME ACCOUNTANT will then create the necessary data files on the disk.
7. **MAIN MENU:** This option will return you to the Main Menu.

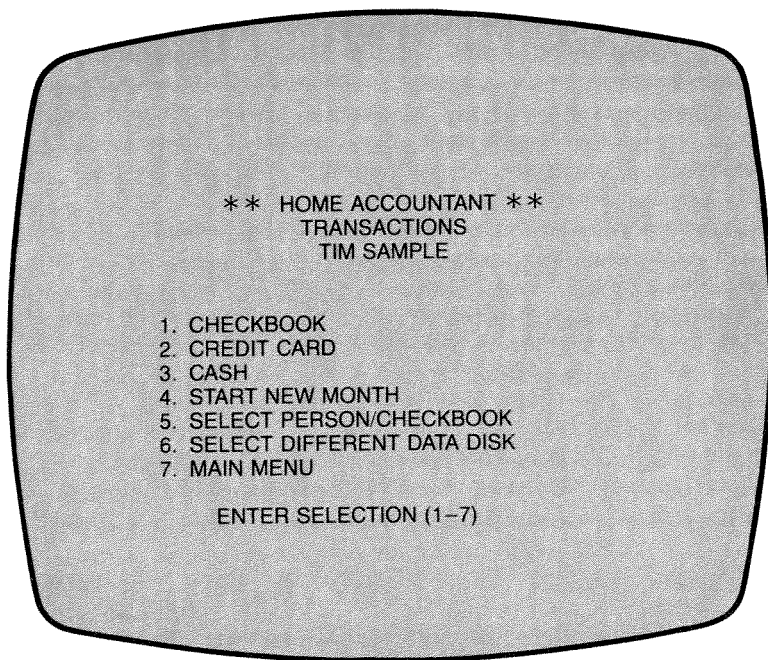
Points to Remember

1. THE HOME ACCOUNTANT will automatically assign a number to each budget category.
2. You may not use the words "SPLIT", "END", or "GRAPH" as category titles. Commas, semi-colons, and colons should also be avoided.
3. You may not use a number as the first character in a category title. (You may use a number within the title.)
4. You may change any entries by selecting Option 2—EDIT CATEGORIES—from the Budget Menu.
5. You may use memos to sub-categorize categories. For example, you may want to note how much of your gasoline expense is going for which vehicle. The total gasoline expense balance will be unaffected, but you can keep more detailed records via the memo field. One restriction to keep in mind is that the HOME ACCOUNTANT graphs and printed reports are based on budget categories and not on memos.
6. Do not enter a beginning balance for income or expense categories, unless you are starting your HOME ACCOUNTANT in the middle of your fiscal year and you want your year-to-date figures included in the year-end totals.
7. You may use NO CATEGORY for transactions which do not belong to any of your existing budget categories. However, remember that NO CATEGORY entries will not be included in some reports. If you want to create a miscellaneous category, you must do so through the BUDGET module.
8. When entering address information, the ZIP code field must either contain no digits or exactly five digits.
9. When entering category titles or system information, your entries can not exceed the number of characters indicated by the underscores.

TRANSACTIONS SUMMARY

The TRANSACTIONS module is where you enter individual transactions. Transactions always happen through a checkbook (Option 1), a credit card (Option 2), or a cash account (Option 3).

When entering transactions, you will select one of these options from Screen 17—The Transactions Menu. Each transaction is then assigned to a specific budget category.



Screen 17—The Transactions Menu

Menu Components

1. **CHECKBOOK:** This is the option to select for entering any checkbook transactions. A sub-menu will appear asking if you wish to enter checks or deposits, do a search/edit of existing transactions, reconcile your bank statement, review or enter automatic transactions, or return to the Transactions Menu. Be sure you are in the correct mode (checks or deposits) when working with a checkbook.
2. **CREDIT CARD:** This is the option to select for entering any credit card transactions. A sub-menu will appear asking if you want to enter purchases or returns, do a search/edit of existing transactions, or return to the Transactions Menu. Be sure you are in the correct mode (purchases or returns) when working with credit card transactions.

3. **CASH:** This is where you enter any cash transactions you make. Again, be sure you are working in the proper mode (payments or receipts).

You may “split” any check, credit card, or cash transaction. Splitting a transaction involves assigning it to more than one budget category. An example of a split transaction is a mortgage payment, where part of the payment should be assigned to reducing principal (a liability account) and part should be assigned to interest (an expense account).

4. **START NEW MONTH:** Use this routine when you have finished entering transactions for one month, and you wish to begin a new one.

WARNING: Be sure you have finished entering all transactions for the current month before you start a new one.

If you think you will need to go back and make changes, you should create a “dummy transaction” with no amount assigned to NO CATEGORY. You might consider using the automatic transaction feature to create a dummy transaction for each month.

When starting a new HOME ACCOUNTANT system, the very first time you use the START NEW MONTH option, your automatic transactions will be recorded, but the system will remain in the starting month until you run the option a second time. The START NEW MONTH option is also where you may manually close a data disk that is almost full. You may also create automatic transactions through the START NEW MONTH routine or through Option 1—CHECKBOOK. When you start a new month, all automatic transactions in all checkbooks are recorded on the first day of the new month.

5. **SELECT PERSON/CHECKBOOK:** If you are using more than one checkbook in your HOME ACCOUNTANT system, this option allows you to switch from one to the other. When you select this option, a menu listing all the checkbooks in your system will appear. The new checkbook you select will remain active until you select another through this option.
6. **SELECT DIFFERENT DATA DISK:** Sometimes you may want to review transactions from a prior data disk. This option allows you to switch from the current data disk to another disk from the same system.

Note: Always boot and exit THE HOME ACCOUNTANT with the current data disk.

7. **MAIN MENU:** This option will return you to Screen 1—The Main Menu.

Some Common Transactions

Cash Back From Purchase: If you are making a purchase and you write a check for more than the purchase amount in order to get cash back you would record this as a split transaction.

- a. Enter the total amount of the check and use **SPLIT** as the category.
- b. Assign the amount of the purchase to the appropriate category. Use the word **SPLIT** in the **MEMO** field, and the category title in the **CATEGORY** field.
- c. Assign the amount of cash you received to a cash account. Use the word **SPLIT** in the **MEMO** field, and the title of the cash account in the **CATEGORY** field.

Payroll Deductions: One of the most frequently asked questions about using **THE HOME ACCOUNTANT** is how to record payroll checks and deductions. The preferred method for doing this is as follows:

- a. Enter the net amount of the payroll check as a deposit to your checkbook, and enter **SPLIT** as the category.
- b. Split the deposit by assigning the gross amount of the paycheck to an income category.
- c. Assign the deductions (taxes, credit union, insurance) to the appropriate expense categories. To do this use **NEGATIVE AMOUNTS**. This will create the correct balances in the appropriate expense categories, and offset the gross amount of the paycheck to equal the net amount of your deposit.

Deposit From Two Income Sources: Use the split transaction feature to enter first, the total amount of the deposit, and then assign the correct amounts to the individual income categories.

Paying A Credit Card From A Checkbook: Write a check from your checkbook and assign it to the appropriate credit card in the category data field. It is also a good idea to enter "payment" in the memo field.

Receiving Cash Back From A Deposit: Use the split transaction feature to enter the total amount of the deposit. Then assign the amount of cash you received as a **NEGATIVE** amount to your cash

account. This will adjust your cash balance and your checkbook balance properly. (Refer to Figure 2.)

Points To Remember

1. Make sure you are working in the correct checkbook. If you have trouble finding a transaction, you are probably looking in the wrong checking account. Remember credit cards and cash also use separate checkbooks.
2. Remember, if you are writing a check and the payee has the same name as an existing budget category title, you may simply type an asterisk (*) and the first letter of the title. THE HOME ACCOUNTANT will attempt to find a match. Press **ENTER** to accept the match, or the **SPACE BAR** to see another. If no more matches are found you will have to re-enter the information.
3. When using the search/edit functions, remember that the more search criteria you select, the more you will narrow down the field of possible matches. The fastest search is for a single transaction number. The next fastest search is by budget category, the cleared field, or the tax field. The slowest searches are through the date, amount, paid-to, and memo data fields.
4. Be sure to finish entering each transaction by recording it. If you fail to record it by pressing **R**, THE HOME ACCOUNTANT has no way of storing the transaction.

EXTENDING A DISK SUMMARY

The EXTEND module allows you to continue with a HOME ACCOUNTANT system on a new data disk. You will need to extend to a new disk when your data disk is full, or when you come to the end of your fiscal year.

You may only extend closed data disks. The HOME ACCOUNTANT will automatically close a disk when it is full, or when you come to the end of your fiscal year. You may want to manually close a disk at a convenient point (e.g., if you realize your disk is almost full at the end of a month). Do this through Option 4—START NEW MONTH from Screen 17—The Transactions Menu.

When extending a disk, make sure you have two (2) backup copies. One of your copies will become the new current disk, leaving you with only one backup copy.

When extending, you will have the option of retaining transactions which have not yet been marked as cleared in field H, or in removing all transactions, regardless of their cleared status.

When starting a new year, you have the option of automatically transferring your year-end actual figures to become your budgeted figures for the new year. Your other options are to retain your original budget estimates for another year, or to manually enter new budget estimates.

GRAPHS SUMMARY

THE HOME ACCOUNTANT can generate Bar Graphs for any budget category. Graphs are always displayed on your video screen. Generally, you should use the Graphing feature at the end of a month. You should also have several months of data stored in order for the graphs to be useful.

THE HOME ACCOUNTANT will also plot a historical trend line over the Bar Graph to illustrate the general direction of activity in a given budget category.

PRINTED REPORTS SUMMARY

One of the most powerful features of THE HOME ACCOUNTANT is the ability to organize your data into a variety of reports and summaries. The three main categories of reports are: Budget/Actual, Personal Balance Sheet, and Income and Expense Summary. Within these categories, you have a variety of options that allow you to tailor a report to your specific needs. Some reports require 132-column printing capabilities.

PRINT CHECKS/ACTIVITY REPORTS SUMMARY

This module differs from PRINTED REPORTS in that you may actually print checks on specially formatted blank checks, and you may print activity reports based on search criteria from any field. Whereas the other HOME ACCOUNTANT reports can only be organized by existing budget categories, you may designate any field to be the report criteria for an Activity Report. For example, if you were using the memo field to further break down your gasoline expense by automobile, you could generate an Activity Report based on the memo field.

When printing checks, you also have the option to stop and enter the address of the payee. The address will then be printed directly onto the check. This is a useful function if you are using window mailing envelopes.

HARDWARE/START A NEW SYSTEM SUMMARY

This is Option 8 from the Main Menu. Select it when you are using THE HOME ACCOUNTANT for the very first time, or when you make changes in your hardware configuration. You will be asked if you are starting a new system. If you are, answer Y to all three of these related questions. If you are not starting a new system, answer N. This will bring up Screen 2—The Hardware Configuration Page, but THE HOME ACCOUNTANT will continue with the existing system.

The hardware configuration page is where you enter the correct ASCII codes for your particular printer. Refer to Figure 3 for the correct codes for your printer.

EXIT

Be sure to always finish working on THE HOME ACCOUNTANT through Option 9—EXIT from the Main Menu. When you exit, you will be reminded to make a backup copy of your data disk.

IV. Troubleshooting Guide

A great deal of effort has gone into preparing this program to operate smoothly and without "bugs." Given normal use it should provide you with many hours of trouble free operation. Despite this, however, we do recognize that occasionally things don't go as predicted. Should you experience problems in running this program, please refer to the following sections.

1. If the program never starts or dies soon after starting:

- Check the instructions on how to start the program. Try them again, following all steps exactly.
- Check to see that you have the disk in the correct disk drive.
- Make sure that you have all the equipment necessary to run this program, and that it is properly connected. See the front page of this document for a list of necessary equipment.
- Make sure your disk drive is working properly. Try another disk that you know to be good. If it does not start properly, stop the computer immediately and disconnect the drive. Do not use the drive again until it has been checked or it may damage other disks.

2. If your disk becomes damaged:

Given normal use, it should not be possible to damage your disk. However, if the disk or program on it does become damaged, please return it to us with a short description of the problem. The Software Guild will replace your disk promptly, according to warranty provisions.

3. If you have other problems:

Please contact our Customer Service Department at the following toll free number.

1 (800) 341-4000

We have the experience and service network to assist you.

POINTS TO REMEMBER

1. Please read this manual thoroughly.
2. Make sure you are familiar with the proper operation of your computer and related hardware. We cannot answer questions which do not pertain to the actual use of THE HOME ACCOUNTANT system (e.g., how to copy disks or connect your printer). These items are covered in your computer or printer manuals.
3. Double check your equipment to be sure it is functioning properly. Often, a suspected software problem is, in fact, hardware related, e.g., the disk drive needs a speed adjustment, or the interface card is not properly seated in the slot.
4. Remember to use only blank formatted disks for data disks.
5. Always press the orange reset button after you "cold start" THE HOME ACCOUNTANT program disk.
6. Do not exit from THE HOME ACCOUNTANT except as directed from the Main Menu. (Use the Option—EXIT.) This will help ensure that your data files are kept in the proper order.
7. Do not press the Reset key, turn your power off, or remove any disk during the operation of the program, except as directed.
8. DO NOT use a write-protect tab on either your data disk or the program disk.
9. Do make frequent backup copies of your data disks.
10. When starting a new system, you must proceed through to Option 4—START NEW MONTH—in TRANSACTIONS, in order to be sure your files are properly set up.
11. Do remember you cannot print reports until you have recorded at least one transaction.
12. If the totals on the income and expense summary are incorrect, check to make sure you did not enter a beginning balance in field C when you set up income and expense categories.
13. If the checks or reports don't seem to be aligned properly in your printer, try resetting TOP OF FORM on the printer itself. This is done by placing the print head in the appropriate location on the paper, then turning the printer off and back on again. This resets the paper so the next form should begin

exactly 66 lines later. Some printers have a button to press which resets Top of Form, while others have internal switch adjustments.

14. If you are having trouble copying a data disk, try reversing the drives.
15. Remember, you can correct an actual amount for a category through the Search/Edit mode from the Budget Menu. When you have selected the month to change, type in the letter referencing that month. This will place the cursor in the actual column. Now you would just enter the proper amount, press , and type R to record the change.
16. Remember you will need to press (not) to begin printing some reports.
17. You cannot delete transactions or categories. You can, however, replace categories through the Budget Menu. This allows you to reassign an old category number to an entirely new category.

Printers

Here is a list of printers that are compatible with THE HOME ACCOUNTANT.

Epson Printer	Line Printer IV
MPI 88	Line Printer V
Anadex 9501	Daisy Wheel II
NEC 8023A	DWP-410
Centronics 739	
Any IDS Printer	
C. ITOH Starwriter	
Okidata Microline 80	

Interfaces

Here is a list of printer interface cards that are compatible with THE HOME ACCOUNTANT.

CPS Multifunction Card	Apple Serial Card
SSM AIO II	Apple Parallel Card
SSM ASIO	

Most likely your printer will be compatible with THE HOME ACCOUNTANT, even if it is not listed here. But if you have trouble, please don't hesitate to contact us. We will be happy to help you.

* * * * *

The objective of the Software Guild is to provide the highest quality software products available. In order to improve our products wherever possible, we are happy to receive comments, criticism or praise. Write to us at:

The Software Guild, Inc.
Customer Service
2935 Whipple Road
Union City, CA 94587

V. Glossary

ASCII Code: A decimal code assigned to each key (and several combinations of keys) on the TRS-80 keyboard.

Banner Screen: These are messages which appear on your video screen to tell you what the computer is doing. LOADING MAIN MENU is an example. These messages let you know the program is working, and they usually appear between the initial command and the completion of a routine.

Boot Up: This means to load your program into the computer and start the system. (It comes from the phrase "to pull oneself up by one's own bootstraps.")

Buzzword: Technical jargon relating to a specific industry. Most of the terms defined in this glossary are computer buzz words.

Cold Start: Starting the computer by actually turning on the power.

Crash: A hardware or software malfunction, whether of major or minor proportions. Also known as a "program bomb."

Cursor: The flashing square of light which marks where the next character you type will appear on the screen.

Data Disk: A disk which contains data files. These data files are manipulated by a program disk.

Default Value: Any value or set of values which the program reads as a "given." For example, THE HOME ACCOUNTANT always defaults to the last entered date. Default values can usually be altered.

DOS: An acronym standing for Disk Operating System. This is the system which controls "housekeeping" functions, such as copying disks or preparing them to receive data.

Entry: Any block of data within a single record. Entries make up records; records make up data files; data files make up data disks.

Field: A unit of information within a record, or a specific part of an entry. For example, "Check #" could be a field.

File: Any group of related records or entries. They may be related by purpose, format, or data source, and may or may not be arranged sequentially.

Format: The process of preparing a disk to receive information which can be read by the computer.

Hardware Configuration: The physical components and electronic settings of your computer system. It is necessary to inform THE HOME ACCOUNTANT of any changes in your hardware configuration.

Hard Copy: A paper-printed version of a file or screen.

Initialize: The process of preparing a disk to receive information.

Line Feed: A carriage return for your printer.

Menu: A list of selections or choices available at certain points in the program.

Write Protect: Placing a piece of tape over the square notch on the side of a diskette so that it cannot be written on or changed.

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